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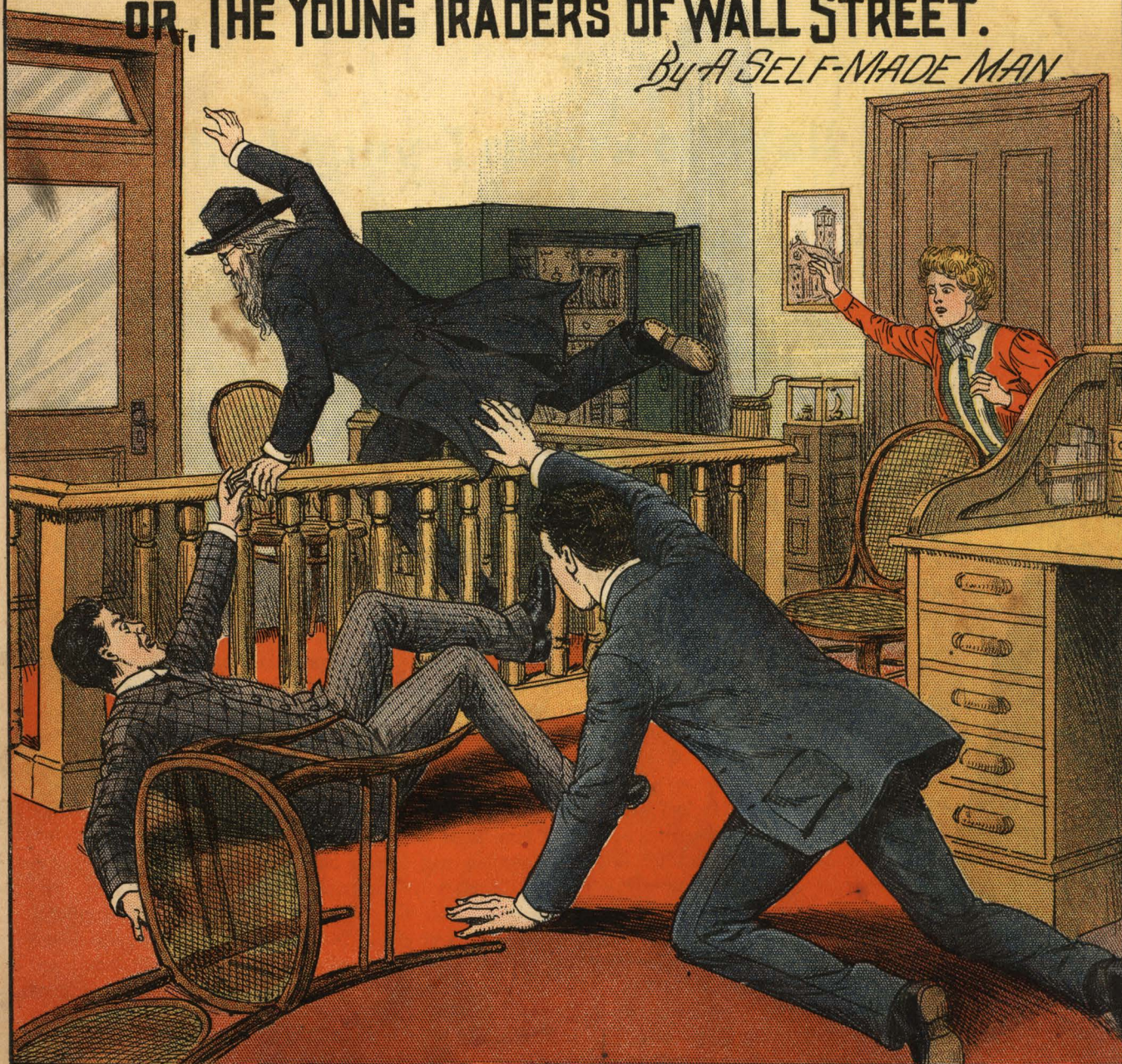
— AND —

FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

PRICE & CO., BOY BROKERS;
OR, THE YOUNG TRADERS OF WALL STREET.

By A SELF-MADE MAN



Suddenly the apparently feeble, whitehaired old man developed an astonishing burst of energy. Grabbing the surprised young brokers by the arms he tripped them up, vaulted over the railing, with the agility of a trained athlete, and fled toward the door.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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PRICE & CO., BOY BROKERS

OR,

The Young Traders of Wall Street

By A SELF-MADE MAN

CHAPTER I.

DICK PRICE AND SAM KEENE.

It was a hot morning in July, and a crowd had suddenly gathered in front of the Sub-treasury, on the corner of Wall and Nassau Streets.

There was a policeman standing near the foot of the wide stone steps, and every once in a while he called on the crowd to keep back.

The mob gradually grew bigger as the moments went by until it filled that particular part of the sidewalk as far as the curb.

Every newcomer wanted to know what was the matter, but his curiosity was not always satisfied.

About this time two bright and energetic messenger boys—one of whom had crossed over from Broad Street while the other had come up from the Atlas office building half a block away—came together on the fringe of the crowd.

"Hello, Sam!" said the one bound up Wall Street. "What's the excitement?"

"Don't know, Dick, unless somebody has been hurt."

"Or overcome with heat," said Dick Price, mopping his face. "It's a mighty warm morning, all right."

"Bet your life it is," replied Sam Keene. "Too warm for comfort when a fellow has got to hustle around among the offices like us. Business seems to be picking up this week. Gee! I wish the blamed old Exchange would close up during July and August, and that the brokers would make up a fund to send us messengers to the seashore. It is simply killing to have to chase oneself on such a day as this is."

"You forget, Sam, that the Good Book says there's no rest for the wicked," said Dick, with a grin.

"Huh! I don't call myself wicked."

Just then a light vehicle came dashing down the street from the direction of Broadway.

The jangling of its gong announced that it was an ambulance from the nearest hospital.

It ran up alongside the curb on the outskirts of the crowd and came to a stop, while a young man with a small satchel in his hand sprang from the rear seat and began pushing his way through the mob.

The boys soon found out that an old man had been stricken down by the heat.

They got a square look at him as he was carried to the ambulance.

He was a good-sized man, with a whitish-grey beard, and he wore spectacles.

His face wore a ghastly pallor, and he was unconscious.

He looked the very picture of death as the stretcher was shoved into the ambulance and the policeman laid his soft felt hat on his chest.

"I see his finish," said Sam to his friend Dick. "He can't live long."

"I'm afraid not, from his looks," replied Dick, as the ambulance drove off and the crowd melted away.

However, the time was to come when the boys were to meet that same old man under circumstances that were both peculiar and mysterious.

At the present moment they did not dream that they would ever see him again.

"Well," said Dick, "I've got to get along to the Exchange."

"And I've got to hustle back to the office," said Sam.

So the boys parted for the time being.

Dick Price, the bigger of the two, worked for Burnett, Rucker & Co., stock brokers, of the Atlas Building, a thirty-odd story edifice on Wall Street.

He had been with the firm over two years, and was about as well posted a lad in Wall Street matters as could be found in the district.

He lived with his widowed mother, and two sisters, who were employed in Broadway establishments as stenographers, in the upper part of Harlem, and although but eighteen was regarded as the man of the house, for he was a manly, self-contained boy who was fully alive to the responsibilities of life.

When he started out in Wall Street it was with the firm purpose of working his way up to something more than an ordinary clerkship.

His ambition was to eventually become a broker, and he never lost sight of that objective point.

What little time he had to himself he devoted to studying the market.

He kept his eyes and ears well employed at all times, and never let any points that might prove useful in the future get away from him.

He read the financial papers regularly, and few persons in the Street, outside of the brokers themselves, were in closer touch with the market at all times.

Having managed to save up \$50 one way or another, he had gone into a speculative venture on a certain stock that had started to rise about three months before this story opened, and he doubled his money and a little more, selling out at the right moment at a few points advance.

With \$125 at his command, he was watching for another opportunity to make that sum grow into larger proportions.

Dick knew half of the messengers of Wall Street, but he was careful in making friendships.

The only boy who really took his fancy was Sam Keene, messenger for Otway & Co., in the Atlas Building.

Sam also had an ambition to become a broker some day, and was working toward that end as fast as he could.

A natural sympathy drew the boys together, and they became chums.

Sam lived in Harlem, not far from Dick, so the boys made it a point to come down town together in the morning and go home together in the afternoon.

They also lunched at the same restaurant on Pine Street, though they did not always meet there, for neither could count on when he could reach the place.

Two hours after the ambulance incident Dick found the chance to go to lunch, and he made for the restaurant in his usual rapid fashion.

He didn't have far to go, as the office building backed on Pine Street, and all he had to do was to walk through the main corridor, turn up a few doors to his left, mount a pair of stairs, and he was in the quick-lunch house.

On this occasion he spied Sam seated on a stool, eating away as if his life depended on the rapidity of the operation.

A man vacated a stool next to Sam, and Dick took possession of it.

"I see you're hard at it, Sam," he said, calling for a glass of milk, a sandwich, and a piece of pie.

Sam nodded because his mouth was full and he couldn't utter a word.

"Say, Sam," said Dick, in a low tone. "I see a chance for us to make a stake."

"How?" mumbled Sam, looking at him with interest.

"A. & S. is going up. It's advanced three points in two days. I've figured out that it's good for three or four more. I'm going to risk my money on it. Suppose you go in, too. You've got something over \$100. I'll look after the deal and carry it through. We ought to double our capital."

"I'm with you. I noticed that the stock was advancing, and I was thinking of taking a flyer on it. I'll meet you at half-past three with the money and we'll go around to the bank on Nassau Street and put the deal through."

The matter being settled, the boys finished their lunch and hurried back to their respective offices.

Twenty minutes to four Sam was off for the day, and he came around to Dick's office and, poking his head in at the door of the reception-room, he asked his chum how soon he would be off.

"In about five minutes," replied Dick. "Wait for me at the door down stairs."

"All right," answered Sam, and he shut the door and walked to the elevator.

Dick finished what he was engaged at, put on his hat, and left the office.

He and Sam went at once to the little bank that made a specialty of handling small stock ventures for clerks and others whose capital was limited.

"A. & S. is going at 62," said Dick. "How much money have you, Sam?"

"I've got \$127."

"Hand over \$124 of it. I'll buy 40 shares, and we'll divide even on the profits."

"If the stock should happen to take an unexpected drop, we'll stand to lose the same amount each," said Sam, as he put the money in his chum's hand.

"That's the size of it; but I'm not looking for it to go down for several days yet. I shall watch it like a hawk watches a brood of chickens in a barnyard, and if it begins to look at all shaky, I'll get out from under quicker than you can say Jack Robinson."

"I hope you will. But we're speculating under the disadvantage of not being able to count our time our own."

"Of course, and I shall take that fact into consideration. One of these days I hope things will be different with us."

That time was nearer than either of the boys suspected.

Dick made the deal with the margin clerk, and with the memorandum in his pocket the young speculators made a bee-line for the Wall Street subway station.

CHAPTER II.

HOW DICK AND SAM ENLARGED THEIR ORIGINAL CAPITAL.

Next day, and for several days thereafter, no one watched the ticker, when they got the chance, any closer than Dick Price and Sam Keene.

The \$248 involved represented their entire cash capital, and no one knew better than they that it was staked in a mighty risky game of chance.

The market being a buoyant one, and A. & S. a rising stock, they had strong hopes of winning out, but in Wall Street no outside speculator can tell with any degree of certainty from one hour to another where he really is at.

During the day, A. & S. went to 63, at which figure it closed.

Both Dick and Sam had been very busy all day, and scarcely saw each other.

At any rate, they had no time to stop and talk until they met after they were through for the day.

Then the first thing they did was to shake hands over the fact that jointly they were \$40 richer, commissions and other expenses not considered, than they were the day before.

"I hope we'll be \$40 more ahead to-morrow," said Sam, licking his lips in anticipation of such a happy result.

"You don't hope that any more than I do," replied Dick.

"If the stock goes up five points, we'll make about \$100 apiece."

"I think the prospect is good that it will go up that much."

"That's my opinion. We ought to get a rabbit's foot or something of that kind and carry it around for luck."

"Do you think that everybody who has luck carries a charm about him?"

"No. Some people are born lucky. They couldn't help being fortunate if they tried not to."

"Well, who knows but we were born lucky?"

"I know that I wasn't born with a silver spoon in my mouth."

"You may die with a gold one between your teeth."

"If I live long enough, I may; but no fellow can tell how long he's going to knock around this world. One is liable to go off his hooks any time."

"Don't let that fact worry you. You're young yet, and the chances are in your favor."

"I'd hate to die like that old chap who was prostrated in front of the Sub-treasury yesterday morning."

"How do you know he's dead yet? Did you see anything in the papers about him?"

"No; but if ever a man looked to be at his last gasp, he did."

"Yes, he certainly looked pretty bad. If I was an insurance agent, I wouldn't have accepted a risk on his life at any price."

"I think we're wandering from the subject that interests us most."

"You mean A. & S.?"

"Of course. What else should I mean? I lay awake half last night figuring on the chances."

"You're foolish! Don't do it again, or you may queer the deal."

"How so?"

"A watched pot never boils. If you think too much of A. & S., it may not go any higher."

"My thinking about it will never hold it back. I was thinking about it all day, and you see it's gone up a point. I'll bet nine dollars that you didn't lose track of it, either."

"Have you got nine dollars to bet?"

"No, but I've three. How much have you in your clothes?"

"One dollar and a quarter."

"It would hardly pay a crook to knock us down for what he'd get."

They descended the subway stairs and jumped aboard a train that came along.

They did not resume the conversation on the train, as any one knows who has ridden in the subway that talking can only be carried on under difficulties.

Each had an afternoon paper, and they devoted their attention to that until they reached the station where they got off.

Next morning there was something about A. & S. in the papers.

One journal said that there was understood to be a combination of capitalists at the back of the stock, and that it certainly would go much higher.

Another paper hinted at a consolidation between A. & S. and the Great Southern Railway, and said that would account for the rise of the shares.

Still another said that it was reported that A. & S. would resume its quarterly dividends on the common stock.

Whether any of these statements were true or not, it is certain that the stock was one of the favorites with the brokers that day, and it went up to 65.

The two boys shook hands again that afternoon at their improved prospects, and went home as jolly as a pair of sandpipers on a deserted beach.

Next day was Saturday, and the stock went up a fraction more than a point before the Exchange closed at noon.

"I guess we can afford to hold on a day or so longer, don't you think so, Dick?" said Sam, when they met after their offices had closed for the day.

"We've got to hold on until Monday now, at any rate," replied Dick. "The market looks strong, so I guess we're safe enough."

"We're over four points to the good at this stage of the game. I hate to lose the profit that's coming to us."

"Don't worry. We'll clear \$100 apiece," answered Dick confidently.

"I wish I had your nerve."

"What's the matter with you? Taken a sudden funk?"

"I don't know, but I think I'd have sold out at the present figures if I'd been running the deal. A bird in the hand is worth half a dozen in the bush."

"The trouble with you is that you're not well posted on the situation. There isn't a sign of a slump in sight."

"Well, you know lots of things happen when they aren't expected."

"That's one of the chances a fellow has always got to take in Wall Street. If you haven't the nerve to stand for them, the best thing is not to speculate."

"I wonder if I'd make a good broker?"

"I guess you'd be a conservative one. You'd let your customers take the chances and you'd take the commissions."

"That's a good way, isn't it?"

"It's the safest."

On Monday A. & S. opened an eighth of a point higher than it closed on Saturday, and as it was freely traded in

it was up to 68 by noon, with good prospects of going higher.

During the afternoon a boom developed in another stock called B. & L., and there was great excitement in the Exchange.

It advanced at a great rate, and Dick heard that a combination of wealthy men was behind it.

As there seemed to be good authority for this report, it struck the boy that it would pay to sell out A. & S. and put the money into the other.

He found no chance to consult Sam, and, after thinking the matter over, he decided to act on his own judgment and take the chance.

Accordingly, he gave the order to the bank to sell the 40 shares at the market price and put the amount received into B. & L. as far as it would go.

A. & S. was sold at 68½, netting the boys \$240, and the bank bought 100 shares of B. & L. for Dick at 49.

At half-past three Dick was at the door of the building, waiting to see Sam to tell him what he had done.

Sam, however, didn't show up.

After waiting fifteen minutes for him, Dick went upstairs to his office.

Sam wasn't in sight, so Dick asked the cashier where he was.

"Mr. Otway sent him with a special message to Brooklyn," was the reply.

Satisfied that he wouldn't be able to see his chum until that evening, Dick went home.

"Sam won't kick, anyway," he told himself, "for B. & L. is already three points higher than I gave for it, which means \$300 profit more for us. From present looks it will go up several points to-morrow."

He was unable to go over to Sam's house that night, and as Sam didn't come over to see him, Otway's messenger remained in blissful ignorance of the change that had taken place in their speculative venture.

For some reason or another, Sam didn't appear at the station at his usual time next morning, and after missing two expresses, Dick boarded the third.

"Maybe he overslept himself," thought Dick. "I can't afford to be late at the office on his account. I'll see him some time to-day, anyway."

B. & L. opened that morning at 53, as Dick saw by the ticker.

He also noticed that A. & S. was ruling at 69½.

"That change I made makes a whole lot of difference in our profits," said the boy to himself.

At eleven, when he went to the Exchange with a message to Mr. Rucker, he found the floor in a state of great excitement over B. & L.

The brokers were fighting for it, and it was advancing at a great rate.

Already it was being quoted at 56.

"Gee! If this keeps on for a while, Sam and me will pull out considerably on the winning side," mused Dick as he stood by the rail and watched the scene of excitement going on under his eyes.

While waiting a chance to deliver his note he heard a broker say to another:

"Whoever Rucker is acting for stands to win or lose a

fortune. He's selling B. & L. right and left. Looks as if he's trying to break the price."

That was the first intimation Dick got that his firm, which was known to side with the bears, was in on B. & L.

It gave the boy food for thought.

In spite of Mr. Rucker's actions, and he was backed by other bear interests, the stock he was bucking not only held its own, but went higher.

Ordinarily Dick would have considered very seriously the question of getting out when he saw that there was a heavy opposition to B. & L., but having heard on the best of evidence that the clique booming the stock was a very strong combination, he decided to hold on a while longer.

The excitement at the Exchange grew to fever heat during the day, and B. & L. closed at 61.

The whole talk of the Street was the boom in B. & L. and the failure of the bear raid so far to down it.

The air was full of rumors as to what would happen on the morrow, but the general impression seemed to be that prices would hold or go better.

Sam was off first that afternoon, and he came into Dick's office anxious to find out whether his chum had sold out or not.

"Well, Dick," he asked, "what about A. & S.? It's up to 72. How about selling out?"

"I sold out at 68½."

"You did?"

"Yes. We made a profit of \$242. That raised our combined capital to \$490, and I slapped the whole of it right into 100 shares of B. & L. at 49."

"The dickens you did!" gasped Sam.

"I did. B. & L. is now going at 61. That was the closing price, so we're \$12 a share ahead on it at this time, or \$1,200. Got any kick coming?"

"I should say not. You're all to the mustard. How came you to do it?"

"I had my eyes wide open to the way things were going, and I took advantage of the boom in B. & L. I think I shall sell out to-morrow to be on the safe side, though I don't think the tide will turn for several days. Still I don't feel like taking too many chances."

"Neither do I. Twelve hundred profit sounds pretty big," said Dick, rubbing his hands gleefully.

"Especially with \$242 more on top of it. Don't forget that. This is better than running messages for brokers."

"I should say it was."

"Say, Sam, what do you say to going into partnership as traders on our own account?"

"What, throw up our jobs?"

"Exactly. This deal ought to net us two years' salary apiece. What's the use of wearing shoe leather out for other people at \$8 per when we can do so much better on our own hook?"

"Are you sure we could keep the ball rolling?"

"I am sure we could do ever so much better than we're doing now."

"Give me an idea of your scheme."

"Why, my scheme is to bunch all our money, draw up copartnership papers, hire an office on this street somewhere, advertise ourselves as brokers in the financial papers with a view to catching out-of-town customers—we could

easily make arrangements with some broker to give us a percentage on the business we put into his hands—and be our own bosses.”

“I don’t know what my own folks would say to that,” replied Sam doubtfully.

“Don’t tell them at first. We could turn in our regular wages every Saturday, and when we had got a good start we could surprise our families with the information that we were out for ourselves, with every prospect of success.”

“That would be great. I like the idea first-rate.”

“Then we’ll talk it over as soon as I close out our spec. in B. & L. Come on, let’s go home.”

Next day, when B. & L. was up to 69½, Dick closed out the deal at a profit of \$2,000.

The combined capital of the two boys was now \$2,500, and they had made it all within ten days out of an investment of \$248.

CHAPTER III.

PRICE & CO.

Sam was fully in accord with his chum’s proposition of going in for themselves.

They talked the matter over thoroughly and were satisfied they could make a great deal more money than if they continued as messenger boys.

So both decided to notify their employers that they intended to quit.

It happened, however, that Dick was not given any choice in the matter.

Next day Burnett, Rucker & Co. notified the Exchange that they could not meet their engagements, and made an assignment for the benefit of their creditors.

The assignee found that he would have to wind up the business, and so all the employees were notified to look out for other positions.

That suited Dick all right, and he started to look around for an office on Wall Street that would be cheap and answer the firm’s purpose.

He soon found that it would be impossible to secure an office above Pearl Street at any figure that they could afford to pay.

He found a suite of two rooms—a large one and a small one—on the top floor of a four-story brick building on the north side of Wall, just below Water.

He decided that it would answer first-rate for Sam and himself to begin business in, and he took his chum around to see it.

“Rather outside of the district, isn’t it?” said Sam, as they stopped in front of the building, which on the whole looked rather shabby looking. “There are no stock brokers’ offices down here.”

“What’s the difference? We aren’t going in for city customers.”

“They’d never come here.”

“We’ll have Wall Street on our stationery, anyway, and that will count for a whole lot with folks outside of the city.”

“That’s right,” replied Sam. “What floor is the office on?”

“Top floor, front.”

“We’ll have a sky parlor. I don’t see any elevator.”

“No, there isn’t any. We’ll have to foot it up.”

“That will be a new experience for us.”

“We’ll get used to it. Come, let’s go up. The man who has charge of the building has a business on the third floor.”

So they walked up as far as the third floor first, and Dick introduced his companion to the man in question.

“I wish to show the rooms above to my partner,” he said.

“So you young fellows are partners, eh?” smiled the man quizzically.

“Yes, sir. We are the people.”

“Well, you look bright enough, both of you, to succeed if you understand your business. What did you say you were going to do?”

“We’re going to open up as brokers for ourselves.”

“What kind of brokers?” grinned the man.

“Stock brokers.”

“Hm! Won’t you be a trifle too far from the Exchange?”

“That won’t make any difference to us. We’re good walkers.”

“I suppose you’ve been working for some broker?”

“Your supposition is quite correct, Mr. Goodwin. We’ve had three years or so experience in the Street, and we’ve acquired a pretty good knowledge of the business. At any rate, we’ve demonstrated, to our own satisfaction, at any rate, that we can hoe our own way. When we’ve established ourselves a bit we’ll think about hiring a more expensive office further up Wall Street. At present, I think the rooms you have to let will answer all our immediate requirements.”

“Will you be able to furnish reference?”

“Certainly,” replied Dick promptly. “I’ll refer you to Mr. William Rucker, of Burnett, Rucker & Co., Atlas Building. I worked for that firm ever since I’ve been in Wall Street. It was my first and only job.”

Mr. Goodwin took down Mr. Rucker’s name and address, and then, getting the keys of the front rooms above, led the way upstairs.

Sam thought the rooms looked rather shabby, and said so.

“Oh, they’ll look differently when they’ve been painted, whitened and furnished up in good shape,” said Dick. “You’re going to whiten the walls and ceiling and have the woodwork painted, aren’t you, Mr. Goodwin?”

“Of course. If you take the offices, I’ll have a man in to-morrow to attend to the matter.”

“The floor needs repairing, I see, too. Looks as if somebody had been pulling up the boards.”

“I’ll have that all fixed,” replied the man, who looked annoyed about something.

“This small room will do for a private office,” said Dick to Sam.

“It will answer for that first-rate,” replied Sam.

“Well, how do you like them, old man?” asked Dick.

“I’ll tell you better when they’re fitted up.”

“You haven’t any decided objection to taking them, have you?”

“Whatever you say goes with me,” answered Sam.

“That’s all right; but you’re an equal partner in our

venture, and if you've got any kick at all coming you want to speak up."

"I'm satisfied," said Sam.

"All right. We'll take them, Mr. Goodwin. I'm ready to pay you one or three months' rent in advance, just as you say. We've got the money or we shouldn't be thinking of going into the brokerage business."

Dick's manly and business-like attitude favorably impressed the agent of the building, and he said one month would do, and that they could have the offices.

"I'll look up your references this afternoon, and if it's all right, as I presume it will be, I'll have the rooms put into shape for you at once."

"All right. We'll be down here to-morrow."

They returned to Mr. Goodwin's office, where Dick paid a month's rent and received his receipt, after which the boys left the building.

"Now we'll go to a notary and have the partnership papers drawn up," said Dick. "What shall the name of the firm be? We'd better toss up to see whether it shall be Keene & Price or Price & Keene."

"No," replied Sam. "I'd rather it would be Price & Co."

"Price & Co.!" exclaimed Dick, in some surprise. "Why, don't you want your name before the public?"

"I think Price & Co. would look better than Price & Keene. At any rate, I'd like to be the Co. I prefer a firm that has a Co. to it. If we had a third partner, then I'd like it to be Price, Keene & Co."

"All right, Sam. It shall be just as you say; but the Co. will be as important as the Price. It's an even partnership."

"I know that. But I consider you're the most important part of the firm. You know more about the business than I do, and are smarter, I guess. At any rate, I have confidence in you as the head and front of the business. Now, I wouldn't have nerve enough to start out alone as I guess you would if I didn't go in with you."

"You must cultivate your nerve, Sam. You'll need it all in the business," said Dick, with a laugh, as they turned in at an office building where he was acquainted with a notary.

The partnership papers were drawn up, witnessed and signed, and then the boys went to lunch.

After the meal, which they consumed this time with plenty of leisure, they went up on Nassau Street to the store of an office furniture man and got an estimate on the articles which Dick said they needed.

They spent the rest of the afternoon in the gallery of the Stock Exchange, watching the strenuous efforts of the brokers below, and at the usual hour went home together.

Neither had intimated to his folks that he was no longer employed as a messenger in the financial district, and they proposed to keep that fact a secret until circumstances warranted the disclosure.

Next day the boys revisited the building where they had engaged their office and found a carpenter at work repairing the flooring, and a painter with an assistant kalsomining the ceilings.

They stayed a while, and after paying Mr. Goodwin a brief visit went to the Exchange, where they found the brokers excited over a new boom.

As soon as the office was in shape, Dick hired a painter to put the following sign on the outer door:

PRICE & CO.,

Stock Brokers.

Mining Stocks Bought and Sold on Commission.

The same words were also painted on a metal sign at the street door, with the added words, "Fourth Floor."

"Price & Co." was also painted in gilt letters on each of the three windows overlooking Wall Street.

The necessary books, stationery and printed matter were ordered at a Broad Street stationery establishment, and the office furniture was ordered and paid for.

Arrangements were also made for the installation of a telephone, a safe, and a ticker.

When everything was in place, the office looked like business as much as any broker's in the financial district.

"Say, this looks all right," said Sam, in a tone of satisfaction.

"Yes; I can't find any fault with it," replied his partner. "All we need now to complete the picture is an office boy and a stenographer."

"We can't afford to hire them until we get something for them to do. I'm ready to carry all messages for the present, even if I am the Co."

"I'm glad to see that you're not too proud to make yourself useful."

"You bet your life I'm not."

"That's right, Sam. No man or boy need feel ashamed to do anything that will advance his own interests, even if it is running an errand or carrying a bundle. Ben Franklin was not above wheeling goods around on a hand cart when he first started in business, and look what a great man he eventually became."

Sam nodded.

"You haven't put an advt. in the papers yet, have you?" he asked.

"No. I'm going to do it right away. I'll have to subscribe for the 'Wall Street News' and the 'Argus' and the 'Financial Chronicle.' They print about all the news that is going in our line."

"That ticker sounds natural," grinned Sam, going over and scanning the tape as it fell into the tall wicker basket beside the machine. "I see D. & G. is still going up. Too bad we didn't take a whack at that when it was 79. It is now 85. We could have bought 300 shares and made a couple of thousand plunks."

"If it goes to 90 I might sell a couple of hundred shares, for I calculate we could buy it in to deliver at a much lower rate in a week."

As this was Saturday, Dick handed Sam \$10, it being agreed that for the present each should draw that amount a week to make good at home; then they left the office, prepared to start in on Monday.

CHAPTER IV.

THE GHOST.

Dick and Sam left their homes at the usual hour on Monday morning.

Getting off at the Wall Street station, they walked down that thoroughfare to their office.

Sam puffed a little after they had ascended the three flights.

"It's a good thing that we don't look for many customers to call here. If we did, I'm afraid we'd get left. The first thing people do these days when they call at a building is to look for the elevator. It is not the fashion to walk upstairs any more."

Dick turned the key in the lock and entered the big room.

Everything seemed to be exactly as they left it on Saturday until Sam noticed that the desk he was to occupy himself had been pulled out from the wall.

"Hello!" he said; "somebody has been in here since we were here last."

"What makes you think there has?" asked Dick, a bit startled at his remark.

"My desk has been moved."

"Are you sure it has?"

"I'm positive. It was plum against the wall, now it's several inches away from it."

"Maybe the janitor of the building moved it when he came in to sweep."

"The place didn't need sweeping."

"Well, there's nothing to steal; but I don't want anybody but the janitor to come in here, just the same."

Sam went to move his desk back again when he saw that part of a board had been disturbed in the flooring, as if it had been pried up and then put back in a careless way.

"Look here, Dick. Somebody has been monkeying with the flooring."

Dick looked down and saw that his partner had stated the fact.

"That's funny!" he said.

He knelt down, touched the board, and found that it was quite loose.

He easily removed it, exposing the floor joists.

"Probably this has been loose since before we took the office," he said. "The floor, you know, was in bad shape when we rented the place."

"I know it. The carpenter had quite a job repairing it. It's curious the desk was moved out just the width of that board. We'd better speak to Mr. Goodwin about it."

"Well, you can drop in some time to-day and tell him."

Dick went into the private room where his desk was, and was rather astonished to notice that his own desk had been moved also.

Looking behind it, he saw that the floor had been apparently tampered with there, too.

He examined it and found a board loose.

When Dick had his desk placed in that corner of the room beside the window looking out on Wall Street, he had walked all over the flooring and found it to be perfectly solid.

If a board was loose, he was sure he would have noticed it.

After pondering the matter over, he pushed his desk against the wall again and sat down to look over the market report and read up the financial intelligence.

Sam was somewhat similarly employed in the outer room.

He heard the door open and looked around.

The janitor of the building stood there.

"Hello!", said Sam. "You're the janitor, aren't you?"

The man said he was.

"Been in here dusting around since Saturday noon?"

"I was in here this morning. I see you've got your office fitted up in fine shape."

"Did you move this desk out from the wall for any reason?"

"No; I didn't touch anything at all."

"Well, it was moved out about six inches and the board against the wall was loose, just as if somebody had pulled it up and put it back again after a fashion."

"Is that so?" replied the janitor. "The ghost must have been around again Sunday night."

"The ghost!" exclaimed Sam. "What are you talking about?"

"Didn't Mr. Goodwin tell you anything about that spook?"

"What spook?"

"Why, the spook that haunts this top floor."

"Suffering Egypt! Do you mean to say that there's anything like that around this building?"

"Yes," nodded the janitor solemnly. "That ghost has been seen and heard from for more than a year. Ever since the last tenant of these offices died and his business was moved somewhere else by his widow."

"Say, Dick," called out Sam. "Come out here, will you?"

"What's the matter?" asked the young senior partner, appearing at the door of the private office.

"You didn't hear that there was a ghost attached to this floor, did you?"

"A ghost! What are you giving me?"

"The janitor has just been telling me that ever since the last tenant died, over a year ago, his ghost——"

"It isn't his ghost," said the janitor. "It's the ghost of somebody else."

"What kind of nonsense are you telling my partner?" asked Dick impatiently.

"I'm telling the exact facts. Everybody in the neighborhood knows about it. That's why it was so hard to rent this floor."

"Do you mean to tell me that the people doing business around here believe that there's such a thing as a ghost in this building?"

"Why shouldn't they, when some of them have seen it?"

"They have."

"I've seen it, too."

"The dickens you have! What did it look like?"

"It's a tall old man, with a whitish-gray beard, white hair, spectacles, wearing a soft felt hat and a shabby suit of clothes."

"What made you think he was a ghost?"

"Because I saw him in the dark. He was covered with a pale, whitish glow that gave off smoke. No mortal man could look like that."

The janitor was clearly in earnest.

"Say, janitor, do you ever get a jag on?" asked Dick.

"Sometimes."

"Are you sure that you didn't have one on when you saw the ghost?"

"I was as sober as a judge."

"I've heard of judges getting pretty full on occasions."

"I was perfectly sober that time, and I saw him as plainly as I see you."

"What was he doing when you saw him?"

"He was in this room pulling up a board from the floor."

"Maybe it was he that put the flooring of these rooms in such bad shape?" grinned Dick.

"It must have been him," replied the janitor, "for nobody else has been up here, to my knowledge."

"How long have you been janitor of this building?"

"Six months."

"How long has Mr. Goodwin been agent for it?"

"Eight months or so."

"Has he seen the ghost, too?"

"No. He's never been around at night."

"Then this ghost only prowls around at night?"

The janitor nodded.

"Why don't you put the policeman on the beat onto him?"

"How could he arrest a ghost?"

"I'll bet he'd find it a pretty healthy ghost. Well, if it was that ghost who moved our desks and monkeyed with the floor, I'm going to have him looked after. My partner and I are the tenants of these two rooms, and we don't propose to allow outsiders to come in here and move our furniture around."

"What can you do with a ghost that's covered with fire and smoke?"

"You can do a whole lot with him if you go the right way about it."

The janitor had nothing further to say and withdrew.

"That janitor actually believes that he saw a ghost," said Dick to Sam.

"There isn't the least doubt about it."

"What he saw is some man who has an object in nosing around these diggings. The question is, what is he hunting for so persistently? There must be something hidden in the floor somewhere, or he thinks there is. To cover his movements, he has got himself up to look like a spook. I think it's up to us, Sam, to nab this ghost. At any rate, we can't afford to have him around the premises digging up the floor. If we allowed the thing to go on, we'd have to make a contract with a carpenter to keep the place in repair, or rather Mr. Goodwin would. I'm surprised that the agent hasn't taken measures long before this to catch the intruder. I'm going to talk to him on the subject."

Accordingly, Dick went downstairs and saw Mr. Goodwin.

At first the agent ridiculed the story as a pure fake and said the janitor was a fool, but when Dick said he intended to make inquiries about the neighborhood as to the truth of the janitor's statement, he reluctantly admitted that there was something in it.

"Then why haven't you tried to catch the ghost?" asked Dick. "I should think you would have found it to your interest to have prevented that man, whoever he is, from making a wreck of these rooms."

"I have tried to find out who was at the bottom of it."

I stayed here with a policeman on two different occasions, but our watchfulness amounted to nothing. The ghost comes only at uncertain times, and I have found no way of tracing his movements. If he does any damage in your offices, I will have it immediately repaired, and will report the matter to the police."

Dick had to be satisfied with this for the present, and he returned upstairs.

After telling Sam what the agent had said, he went back to his private room.

CHAPTER V.

SELLING SHORT.

Dick put a standing advertisement in three of the Wall Street dailies, and by the end of the first week the firm received a couple of letters from people up the State containing post orders—one for \$50 and the other for \$100—instructing them to buy certain stocks on the usual margin.

"Well, we've got something that looks like business at last, Sam," said Dick. "Enter these orders up in your book, and then make out memorandum and take them around to Mr. Fosdick to fill for us."

"All right," replied his partner, in an animated way. "I was just beginning to wonder when something would come our way."

He got busy and soon afterward put on his hat and went out.

While he was away Dick had a caller.

A young lady, of uncommon good looks and nice manners, who introduced herself as Miss Carrington, of Bayville, Long Island.

"Is Mr. Price in?" she inquired.

"Yes, miss. I am Mr. Price," said Dick, offering her a chair.

"You are not Mr. Price, the broker, are you?" she said doubtfully.

"Yes, miss. I am the head of the firm of Price & Co."

"Is it possible!" she exclaimed in surprise. "You look very young for a broker."

"I hope my looks are not against me, Miss Carrington," smiled Dick.

"Oh, dear, no," she answered in a little confusion, for she was conscious that Dick was a very good-looking, manly kind of boy.

"Thank you. In what way can I serve you?"

"I saw your advertisement in the Wall Street 'Argus.' I am a school-teacher, and my pay is not very large at present, for I've only just commenced to teach. I have some shares of a mining stock I would like to dispose of if they are worth anything. They belong to my mother. She was persuaded to purchase them about a year ago by a man who boarded with us during the summer. He said the mine was good property."

"Did you bring the stock with you?" asked Dick.

"Yes."

She opened her hand satchel and took out a small oblong package, which she opened and disclosed several certificates.

Dick looked at them.

Each called for 500 shares of stock in the "Solid Silver

Mining Company" of Paradise, a mining camp to the south of Goldfield, Nevada.

In all there were 2,500 shares.

"How much did your mother pay for this stock?"

"Five cents a share."

"This mine is merely a prospect, then, or was when your mother bought the stock."

"I don't quite understand what you mean by a prospect, Mr. Price."

"A prospect is undeveloped mining property. The promoters believe, or at least assert, that there is gold or silver ore, or both, in the ground. A producer, on the contrary, is a mine either developed or in process of development from which the ore is being actually taken in presumably paying quantities. The stock of such a mine can hardly be bought for five cents a share."

"Then you don't think this stock is worth anything?" said Miss Carrington, with a look of disappointment.

"I will tell you in a minute. I have the daily reports of the Western Exchanges on file. If the mine is quoted, I can tell you what it is worth."

Dick looked up his latest list and found that Solid Silver was not mentioned.

He went back over previous lists, but the mine did not appear on them.

"I regret to say, Miss Carrington, that your mine is either not listed on the exchanges, or there has been no sales of the stock for some time."

"Then you think it has no value?"

"It's value seems to be questionable."

"Then mother was imposed upon?"

"It is possible that she was. There is a lot of worthless stock hawked about the country. People who buy it are generally swindled out of their money."

"It is too bad!" said Miss Carrington, looking as if she wanted to cry. "The money mother paid for that would be very useful to us now."

"Your mother should not have bought the stock without making some inquiries about it. Any reputable broker in this city would have answered her letter, giving her the true facts."

"I am afraid mother is too confiding. Well, I am sorry to have troubled you, Mr. Price," she said, wrapping the certificates up and returning them to her satchel.

"It is no trouble at all, Miss Carrington. I'll tell you what I'll do for you. I'll make a note of your stock and watch the lists every day. If I see it quoted, I'll write you word."

"You are very kind to interest yourself in the matter."

"Not at all. How shall I address you?"

"Miss Maud Carrington, box 50, Bayville, L. I."

Dick wrote it down on a pad, and the young lady took her leave.

Soon after Sam came in, and Dick told him about his pretty visitor.

"Wish I'd been in," grinned Sam. "I like to meet pretty girls."

"Did you place those orders with Mr. Fosdick all right?"

"Sure I did. He asked me how we were getting on, and I told him we were just beginning to get a move on."

"Did you look in at the Exchange?"

"Yes. There's excitement on the floor to burn. D. & G.

is up to 92. The traders are acting crazy over it. See what we missed."

"I think it will pay us to sell the stock short now. The papers have hinted that a slump may be expected any time."

"Well, do as you please. If you think it's a safe proposition, sell a hundred shares."

Dick went to the Exchange and found that D. & G. had gone to 93.

He went around to the little bank and told the clerk he wanted to sell 100 shares of the stock at the market, to be delivered later.

The deal was made and the young broker put up the necessary security.

D. & G. closed at 94.

Next day it ran up to 96 under heavy buying, and then somebody suddenly threw a block of 10,000 shares on the market and the price went down to 92.

It recovered and rose to 95, at which price Dick sold another 100 shares.

Heavy selling set in and it slipped down to 90.

Dick saw that the stock was being heavily backed yet, so he went to the bank and bought 200 shares at 90½ to cover his short sales.

The difference in price netted Price & Co. \$725.

During the day the stock rose to 94.

Dick didn't return to the office until after the Exchange closed.

"Anybody been here?" he asked Sam.

"Not a soul. I've been putting in time watching the people in the street and reading."

"No letters either, I suppose?"

"No."

"Well, don't worry. I guess the firm will exist. We've made \$725 since I left here."

"That so?" said Sam, in pleased surprise. "How did you make it? On that 100 shares of D. & G. you sold yesterday?"

"Yes, added to another 100 I sold at 95. I covered both when the price went to 90½. The difference represents our profit."

"That's fine. It pays for furnishing our office and something over."

"The stock closed at 94, and I mean to have another whack at it to-morrow if conditions look favorable."

Dick was on hand at the Exchange in the morning when business began, and saw that D. & G. had taken on a shaky look.

He immediately went to the bank and sold 300 shares at 93½.

An hour later he saw the stock recede to 90.

He returned to the office to see if anything was doing.

"Two more letters came in, one of which contained an order to buy 100 shares D. & G. at the market. I rushed up to the Exchange gallery to see you about it, for I thought it would be foolish to make the deal. I didn't want to see the man lose his money. You wasn't anywhere around, so I've held on to the order."

"You did right. If we wanted to skin the man we could report the stock purchased at 92. It's down to 90 now, and likely to go lower. I've sold 300 shares at 93½, which

means that we're about \$1,000 ahead inside of two hours. Where's the man's letter?"

"Here it is. So you sold 300 D. & G. at 93 $\frac{1}{2}$, and it's down to 90?"

"Take a look at the tape and see how it is now," said Dick.

"It's 89," said Sam a moment later.

"Better still. Say, write a letter to this man and tell him that we didn't fill his order because the stock was on the slump, and that we didn't want to sacrifice his money. Tell him that if the price stiffens we'll buy the 100 shares, but that we regard the matter as very doubtful."

"I'll do it. Are you off again?"

"Yes. I've got to watch that deal of ours."

D. & G. went down to 87, and then began to pick up.

Dick immediately bought 300 at 87 $\frac{3}{8}$ to make good his short sale, and the firm made a profit of \$1,700.

This raised their working capital to \$4,400.

Dick also bought 100 shares for his customer, and sold it again just before three at 89 $\frac{5}{8}$, as the market began to look weak once more.

He made a profit of \$200 for their customer by using his judgment without instructions.

This wasn't according to business rules of the Street, but Dick didn't want to carry the deal for the man when the prospects indicated that he was bound to lose.

He wrote the man a letter himself explaining what he had done and why he had done it, telling him that customers' interests was their first consideration, and asking him what he should do with the increased balance in his hands.

Next morning D. & G. opened at 89 and went to 88 inside of a few minutes.

Dick took another chance and sold 300 shares at that figure.

An hour later he bought 300 at 84 $\frac{1}{2}$, and made a profit of \$1,050.

The stock went to 86, and then the bottom dropped out of it and it ran down to 80, at which point the brokers seemed to lose interest in it.

Two days afterward Price & Co. received a grateful letter from the man whose interests they had protected.

He asked them to keep the money and invest it according to their judgment.

Dick replied that it was not customary to accept a commission of that kind.

He said, however, that he would do the best he could with the money, but his correspondent must understand that it was entirely at his own risk.

"Well, we've done pretty well this week, Dick," said Sam, coming into the private office where his partner was stamping the letter in question. "We've made \$3,475. It would take us a long time to accumulate that as messenger boys."

"Yes, I don't think we can complain. We started in two weeks ago with \$2,500, spent \$500 fitting our office up, and now we're worth \$5,475."

"There's money going short of the market as well as long," remarked Sam complacently.

"Sure there is, as long as you work it right."

"You seem to have worked it to the queen's taste."

"I did the best I knew how."

"I'd like to do something that way myself. It isn't fair to ask you to make all the money for the firm. You'll begin to think by and by that I'm a useless kind of Co."

"Don't worry. I'm just the active end of the firm. When business picks up, you'll have enough to do to look after the office end. It's Saturday, so here's your ten dollars to take home."

The boys put on their hats and locked up.

"I hope that ghost won't be monkeying around our place over Sunday like he did last week," said Sam as they walked downstairs.

"If he does, we'll have to set a trap for him," replied Dick.

As they reached the street door an elderly man with spectacles, wearing a soft felt hat, passed them.

"Jumping Jericho!" exclaimed Sam. "There's the man we saw carried off to the hospital that day."

"The dickens you say!" replied Dick, who had not noticed him, turning around and looking after the man. "It's his figure, at any rate. Well, I'm glad he pulled through. I never would have believed it. He must be a tough old chap."

The man turned down Front Street and the boys walked on up Wall Street.

CHAPTER VI.

SAM MAKES A GALLANT RESCUE AND PRICE & CO. SECURE A YOUNG LADY EMPLOYEE.

When Dick and Sam entered the office Monday morning they looked around with some curiosity to see if anything had been disturbed.

There was no evidence that anything had, however.

"The ghost doesn't seem to have been around," laughed Dick.

"I don't see any signs that he has," replied Sam.

"I wonder what that fellow has been hunting for under the floor?"

"Maybe he dreamed that there was money hidden somewhere between the joists."

"Who would be such a fool as to hide money in such a place when there are so many banks in the neighborhood to put it in? I guess the fellow is a little light-headed. There are all kinds of freaks at large in a big city. You never can tell what some men may take it into their heads to do."

Dick had found three letters in their mailbox downstairs, together with the morning financial papers, and he proceeded to open their correspondence.

Two contained orders and one was an inquiry.

He turned them over to Sam to attend to and then started in to read the latest Wall Street intelligence.

In a few minutes Sam put on his hat and ran up the street to call on Fosdick, the broker who attended to their customers' business.

Not finding him at his office, Sam went on to the Exchange.

As he stood at the messengers' railing he saw Fosdick on the outskirts of a circle of brokers.

In the center of the circle was a stout trader whom Sam knew as Sondheim, one of the solid men of the Street.

Sondheim was buying H. & M. whenever it was offered, and he took in a considerable quantity of the stock while Sam watched him.

The price went up half a point while Sam was at the rail, and a few minutes later Sondheim stopped buying and sauntered away.

Sam was thoroughly familiar with the tactics of brokers, and he was sure that the broker had either been buying to fill a large order, and had accomplished his object, or he was buying for a pool, and had stopped temporarily because the other brokers holding some of the stock, suspecting his purpose, was holding out for more than he wanted to give.

After the excitement had died away around the H. & M. standard, and the brokers had joined other groups or stood around chatting, with their pads in their hands and their pencils behind their ears, Sam sent an attendant to bring Mr. Fosdick to the rail.

"Hello, Keene!" he said. "Want to see me?"

"Yes. Attend to this for us, will you?"

The broker glanced at the memorandum Sam handed him, nodded and walked away.

Sam hung around watching to see what Sondheim would do next.

He was doing nothing in particular, just standing by himself, apparently lost in thought, and yet his eyes were taking in every quarter of the room.

Whether he was figuring on his next move or watching for somebody he expected was hard to determine by his actions.

Suddenly above the hubbub of the room a strident voice shouted:

"Here comes Sharp."

Instantly a score of voices took up the cry.

"Sharp! Sharp! Here comes Sharp! Look out for your pocketbooks!"

The cry was echoed all over the floor, and a crowd of traders began to gather around the newcomer, who was an elderly, sharp-featured man.

He was evidently annoyed and angry at the reception he got, indicating as it did his reputation as a close-fisted millionaire.

Scant courtesy prevails on the floor of the Exchange, and Sharp was elbowed hither and thither, like a chip on the surface of a billow.

Suddenly somebody put out his foot, another gave Sharp a push, and the unpopular member of the Exchange turned half a somersault, landing on his back on the floor.

Like magic the brokers melted away from him and returned to the groups from which they had separated themselves on his arrival and seemed intent on business.

The whole farce had taken scarcely more than a minute, and then Sharp picked himself up, a much humiliated and very angry man.

His discomfiture had tickled Sam greatly, for he knew Sharp by reputation, and also by personal contact on more than one occasion, and he didn't like him for a cent.

Sondheim went over, brushed Sharp off and entered into conversation with him, after which he disappeared.

Sharp wandered around the room, spoke to a couple of traders, and finally approached the H. & M. standard and

began to offer the stock at an eighth lower than the last quotation made by Sondheim.

"I'll sell a thousand at 65½!" he shouted.

At this a dozen clamorous hands were shaken at him furiously.

"Any part of a thousand at 65!—64½!—64!"

A thin, black-mustached man broke into the circle with hand upraised.

"Done!" said Sharp.

Both men made an entry in their pads.

While Sam watched Sharp's movements that broker made a number of sales at a lower figure than 64, and then he dropped out of the circle and joined another group.

After a while Sondheim reappeared and commenced buying H. & M. once more.

He got a raft of the stock at 64 and less, and appeared to take in all he could get around those figures.

"I'll bet nine dollars he's buying for some syndicate," said Sam to himself. "I must get back to the office and let Dick know about this. Perhaps he'll see his way to make a stake."

Sam made his way out of the building and down Wall Street.

As he was nearing the corner of Water Street a very pretty young lady of perhaps seventeen years, walking up from the direction of the ferry, started slowly to cross the street.

An Adams Express wagon dashed around the corner at that moment and bore right down on her.

The driver, whose attention had been momentarily diverted by something, did not notice her.

The girl suddenly became conscious of her peril, but fright deprived her of the power to spring away from the rattling wagon.

Several people along the sidewalk stopped and shouted to her, but their warning passed unheeded.

The girl would assuredly have been run down but for the presence of mind of Sam, who sprang forward, seized her in his arms, and dragged her aside.

One of the horses struck him a glancing blow and he staggered and went down in the street with his burden in his grasp.

As half a dozen persons ran to assist them, Sam picked himself up and helped the girl to the sidewalk, where she stood looking at him in a dazed way.

A crowd began to gather about them, which was exceedingly annoying to the boy.

"Come this way, miss," he said, seizing her by the arm as gently as possible, and leading her through the crowd. "You're not much hurt, are you?" he added.

"No, no. I am very much obliged to you for saving me from that wagon," she said gratefully. "I was too frightened to move when I saw it almost on me. It gave me a great shock."

She was trembling like an aspen leaf, and her face looked white and drawn.

As quite a number of the bystanders followed them out of curiosity, Sam led her into the doorway of the building where his office was.

Suddenly the girl staggered and fainted dead away in the boy's arms.

This placed Sam in an embarrassing situation, especially as the crowd began to gather around the door.

Then he took a sudden resolution.

Grabbing the girl, he started up the stairs with her in his arms.

Although he had not ceased to grumble to himself at the daily necessity of mounting those three flights, he noticed it more now with the added weight he had to carry.

The girl's head lay on his shoulder, her white face close to his, and as he looked at her he felt a deep sympathy for and interest in her.

Dick, who was impatiently awaiting his return, was quite surprised to see him stagger into the office with the unconscious young lady in his arms.

"Get a glass of water, Dick," cried Sam, carrying the girl over to a chair and supporting her on it.

Dick instantly brought a glassful, and while he sprinkled her face and Sam chafed her hands and temples his partner hurriedly related how he had rescued the young lady a few minutes before in the street.

He had hardly finished his brief story before the girl uttered a sigh and opened her eyes.

She was much surprised on noticing her surroundings and tried to rise.

A feeling of weakness caused her to fall back again.

"There, don't exert yourself, miss?" said Sam earnestly. "You'll be better in a few moments."

"Where am I?" she asked faintly.

"You're in our office," replied Sam.

"Oh!" Then she recognized him as her preserver and smiled just the least bit. "You are the boy who saved my life. I am deeply grateful to you."

"That's all right, miss. I only did what I ought to have done. This is my partner, Dick Price. My name is Sam Keene."

The girl smiled again at both of the young brokers, but her interest centered chiefly in Sam, toward whom she felt such a heavy obligation.

"Would you oblige us with your name?" asked Dick.

"Lucy Long," she replied.

"How are you feeling now?" asked Sam.

"Much better, thank you."

"Were you coming from the ferry?" he asked.

She said she was, and explained that she was a stenographer out of a position.

She had come over from Brooklyn to look for work.

"Have you any place in view?"

"No," she answered; and then went on to say that she had had very poor success in trying to get a position.

Wherever she applied some other girl always got the job.

"I feel almost discouraged," she said, her eyes filling with tears. "Mother depends on me, and we have scarcely any money left now. I am afraid we may be dispossessed this week unless I can secure a position, and I don't know where to look for one with any great hope of success."

"Perhaps we could help you, Miss Long," said Dick. "We've only just started in business, it is true, and we haven't any work for a stenographer yet, but we need somebody to look after the office when we're both out. Now, you don't look strong enough to be running around hunting for a position. If you like, we'll hire you at \$10

a week. That will help you along and stave off the landlord. This place is close to the Wall Street Ferry, and will therefore be convenient for you. If, after a trial, you would prefer to go somewhere else, we'll look up a position for you among the brokers with whom we are well acquainted."

"You are very kind," she replied gratefully, "but I don't want to impose on your generosity."

"It is no imposition whatever, Miss Long. I am sure you would be very useful to us, and it would give my partner and myself great pleasure to be of service to you."

The girl smiled, but it was clear that she felt a little embarrassed about accepting the offer.

Dick tried to reassure her.

Finding that she did not own a typewriter, he said that he would get one that day, as they would require one in the near future, anyway.

"In order to prevent time hanging heavily on your hands my partner will look up some work for you to do for business men in the neighborhood who have not a regular stenographer. In that way you might be able to work up a business of your own quite independent of us. We'd give you desk room here in return for whatever work we had to do, and for your presence as our representative when we're not around. In this way we might put you in the way of making more money than if you took a regular position. Until you were able to get along we would pay you \$10 a week."

Miss Long finally agreed to accept Dick's offer, and she was told to take off her hat and consider herself engaged until further notice.

"Your office hours will be from nine to four, with an hour at noon to get your lunch," said Dick. "I don't think you'll find the hours too long."

She smiled and remarked that she had been used to working until five.

Sam pointed out a chair alongside one of the windows which he said she could occupy until they got her a table and a machine.

Then he handed her a book to read, a novel he had been reading himself.

After that he called his partner into the private room and told him about what he had seen at the Exchange, and how Sondheim was buying H. & M. as fast as he could get hold of it.

"You'd better look into it, Dick," he said. "It may be a chance for us to get in on a rising stock."

"I will," replied Dick.

He went out to the ticker, and saw that a great deal of business had been done in the stock that morning.

The latest quotation was 65.

Then he put on his hat and left the office.

CHAPTER VII.

PRICE & CO. GET IN ON A BOOM AND ADD TO THEIR CAPITAL.

Dick was interested in H. & M., for he had read something about the stock in the papers, and he was not surprised to learn that it might be subject to a boom in the near future.

He had an idea that Sondheim might be trying to effect a corner in the shares in the interest of a syndicate.

If that was his purpose, and he succeeded, the stock was bound to go up before long.

When he arrived at the Exchange he found that Sondheim was there, though at the moment he was talking with a trader near the outskirts of the H. & M. group.

Dick kept his eye on him, and after a time he started in to buy that stock once more.

After securing a few blocks of it he walked away, and as Dick didn't see him any more for some time he concluded that the broker had left the building.

Dick saw that H. & M. had advanced to 65 $\frac{7}{8}$.

"I guess it will be safe to buy a few shares of that stock on general principles. Sondheim and his firm does business for only the heaviest traders in the Street, and is always to the fore when some big deal is in progress. I reckon it is worth while to follow his lead."

Accordingly, Dick went around to the bank on Nassau Street and turned in an order for 500 shares of H. & M. at 66.

The stock was bought while Sondheim was away from the floor.

After making the purchase Dick went back to the Exchange and kept his eyes on the lookout for the stout trader.

He turned up after a time and started in to secure more H. & M.

The stock, however, was getting to be hard to buy.

A good many brokers who had some of it declined to part with it as soon as they saw that Sondheim was on the job after quantities of it.

The big trader, however, wouldn't give any more than 66 at present, and consequently there were scarcely any sales during the remainder of the session.

After the Exchange had closed Dick went around to the salesrooms of a typewriter company and bought a machine for Miss Long to work on.

He arranged to have it sent to his office right away.

Then he went to lunch, for he had been too busy watching Sondheim and H. & M. to eat at his usual hour.

When he got back to the office he found Miss Long in charge, Sam having gone out to attend to some business of his own.

She was sitting at Sam's desk.

"Well, how have you been making out, Miss Long?" he said.

"I'm afraid I haven't earned my wages this afternoon," she replied, with a charming smile.

"Don't let that worry you. I am glad to see that you are looking much better than when I left."

"I feel quite recovered from my scare," she answered. "It seems so funny that I should secure a position, even if it is but a temporary one, through what might, but for your partner's bravery, have cost me my life."

"Stranger things than that are happening every day in New York. As to your position, you may regard it as permanent if you should care to stay with us. We're just building ourselves up, and are doing very well. I bought a typewriter for you, and it will be here this afternoon. Sam, my partner, will then hunt up some work if he can to keep you as busy as possible, for I'm sure you'd prefer to be doing something most of the time."

"I certainly would. I am very much obliged to you and

Mr. Keene for the interest you are taking in me, and hope to make myself as useful as possible to you both."

"By the way, Miss Long, I think you intimated that you are short of money. Now, we are willing to advance you two weeks' wages, if it will be of use to you."

"You are very generous, indeed, Mr. Price. It would be very useful to us, because our rent is overdue, but I don't think I ought to take it, for you really know very little about me. I think the landlord will be satisfied when my mother tells him that I am employed at last."

"I will let you have the money before you go home, Miss Long, as I think it may make things easier for you and your mother."

The entrance of a man with the typewriter prevented the girl from expressing her thanks.

"Put it over here on this desk, please," said the young broker.

The messenger placed it before the girl and removed the cover.

At Dick's request, Miss Long tried the machine and declared that it worked all right, and that she liked it very much.

Sam came in about that time and Dick took him into their private office and told him that he had bought 500 shares of H. & M. at 66.

"I think it's going to be a winner," he said. "Sondheim bought several thousand more shares this afternoon, and it looks to me as if he's after all that's in sight."

"That's what I thought," replied Sam. "By the way, we got a couple more out-of-town orders by the two o'clock mail. Also a letter from Mr. Goodrich, the man for whom we made that \$200 in B. & L. He sent \$200 more, which makes \$500 of his money we hold now. He wants us to put it into some rising stock. Perhaps you had better buy H. & M. for him."

"I think so. Just attend to it first thing in the morning. His cash balance will buy 75 shares."

"All right," replied Sam. "I guess it's time to shut up shop for the day."

"Yes. Here, let Miss Long have these \$20 in advance to help her mother out."

Dick handed his partner two ten dollar bills, and Sam took them out to the girl, who thanked him profusely.

"Now you can go home," said the junior partner, "as we're going to close up."

Lucy put on her hat and started for the ferry, while Dick and Sam went in the opposite direction.

Next morning Dick received a letter from a big brokerage house in Goldfield, to whom he had written respecting the Solid Silver mine.

The writer stated that the Solid Silver mining property had been purchased by several capitalists, who had already started to develop the ground in a business-like way, without assistance from outside capital.

He said that the property had been abandoned for a long time as comparatively worthless, but that a prospector had discovered indications pointing to the presence of valuable ore which had led to the capitalists taking hold.

He advised Price & Co. to hold on to the shares, if they had any for sale, but said that he could get five cents a share for the stock if they wanted to dispose of it.

Dick accordingly dictated a letter to Miss Carrington,

giving her the substance of what he had learned, and telling her that if she wanted money for any present use he would loan her \$100 on the stock her mother owned if she would bring it to the office.

Having answered several letters of inquiry that had come by the morning mail, Dick left the office for the Exchange, to keep an eye on H. & M.

Sam also went out to scare up some typewriting for Miss Long.

He succeeded in getting her enough to keep her busy that day, and then, as directed by Dick, he went out among the brokers to see what news he could pick up.

Dick had been gone about half an hour when the man whom the young partners had seen carried to the hospital that hot morning walked solemnly into the office without knocking.

He stood just outside the wooden railing that surrounded the space allotted to visitors, and seemed to be studying the walls of the room.

Lucy got up and asked him what his business was.

He made no reply, but kept on looking at the walls from every point of the compass.

The girl repeated her question with no better results, and she was getting somewhat nervous over his strange actions when he turned around and walked out.

She reported the circumstance to Sam when he came back, and from her description he recognized the man.

"I wonder what he was doing up here?" he said to himself.

"Not being able to answer the question, he dismissed it from his mind.

In the meantime Dick was keeping a close watch on H. & M.

The stock advanced to 67 soon after the Exchange opened, but a bear movement directed against it brought it down to 64, at which point Sondheim again appeared as a buyer of the stock.

The price, however, soon recovered to 66, and then gradually worked up to 68, where it closed for the day.

"I am more than ever satisfied that a pool is at the back of H. & M.," Dick said to Sam when he got back to their office. "Sondheim seems to have brokers engaged to jump on the stock, when it gets too high to suit him, and sell short. After knocking two or three points out of it, Sondheim jumps in and buys what he can get at the reduced figure, and then it recovers again. These tactics will go on until he has got hold of all the shares he wants or can get, and then the boom will set in."

Sam agreed with him, and said he hoped they would make a good thing out of it themselves.

Next day H. & M. got a sudden move on in the morning and went to 71.

Then it dropped half a point and rose to 72.

This caused considerable excitement among the brokers.

A lot of them began bidding for the stock and the price rose to 75 at three.

The papers were full of the rise next morning.

The stock opened at 75½, and kept steadily upward to 80.

Dick bought 200 more shares at 76, feeling sure that the boom was on.

At noon next day the stock had advanced to 85, and the

boy broker thought he wouldn't risk holding on any longer, so he ordered his holdings sold out.

The 700 shares brought 85½.

Price & Co. made \$9,500 on the 500 shares purchased at 66, and \$1,800 on the 200 bought at 76, making a total profit of \$11,300 on the deal.

This raised their working capital up to \$16,800.

That afternoon Dick and Sam shook hands over their good luck.

"If we keep on, we'll be millionaires some day," said Sam exultantly.

"I hope so," replied Dick. "At any rate, I hope we'll be worth over \$100,000 by the time we reach twenty-one."

CHAPTER VIII.

DICK HAS A RUN-IN WITH BROKER SHARP AND PRICE & CO. ARE LET IN ON A GOOD THING.

Dick closed out Mr. Goodrich's 75 shares at 85½, which deal, as he had purchased the stock at 67, netted their customer about \$1,400 profit.

"Goodrich ought to bless his stars that he secured us as his brokers," said Sam. "We've made \$1,600 for him so far, with mighty little profit for ourselves out of the transactions."

"He may advertise us among his friends, and we may make something out of him in the long run. A grateful winner is much better to have on your books than a disgruntled loser," said Dick.

Next morning, as Dick was preparing to go to the Exchange, there came a knock on the outer door, and in walked Miss Carrington, the pretty schoolmistress of Bayville, L. I.

The boys were in the private office, and Lucy went to the railing and asked her who she wished to see.

"I would like to see Mr. Price, if he is in," said Miss Carrington.

"Will you give me your name?"

"Miss Carrington."

"Take a seat and I will tell Mr. Price."

The schoolmistress sat down and Lucy entered the private room.

"A young lady named Miss Carrington wishes to see you," she said to Dick.

"Show her in," he said. Then, turning to his partner, he remarked: "Sam, this is the young lady who called to see me about the Solid Silver mining stock of Paradise, Nevada. Don't go till I introduce you."

So Sam waited till the visitor walked into the room.

"She's a peach" was the junior partner's estimate of the Bayville school-teacher as she bowed and smiled at Dick.

"I am pleased to see you again, Miss Carrington. Allow me to make you acquainted with my partner, Mr. Keene," said Dick.

The young lady bowed to Sam, who returned it and pointed to the chair he had just vacated.

Then he retired to the next room and began a conversation with the stenographer.

"I received your letter, Mr. Price," commenced Miss Carrington. "Mother and I are both delighted to learn that there seems to be a prospect of our recovering the money she paid for that stock. I am sure you have been

exceedingly kind to interest yourself in the matter, and we appreciate it greatly."

"Don't mention it, Miss Carrington. It is a pleasure for me to be of service to your mother, and incidentally to yourself."

"Thank you."

"Did you bring the stock with you?"

"Yes. You said that you could loan us \$100 on it. In fact, we would sell it outright to you for \$100 if you would prefer."

"No, Miss Carrington, I would not like to deprive you of the chance of making something out of this property if the capitalists who have taken it in hand should strike paying gold and enough of it. In that case the stock would be worth at least five or six times what you paid for it. I am willing to advance you \$100 on it on the chance that the security will hold good."

"Then it is not actually worth \$100 at present?" she said.

"I was offered five cents a share for the stock by the Goldfield concern I consulted about it, or rather the firm said that they could get that for it from the new owners of the property who have been buying in the shares sold by the original promoters. Therefore we will presume the 2,500 shares belonging to your mother are worth at this moment what she paid for them. If the reorganized company is fortunate in the property your stock will be worth much more than that. If it fails to find ore in paying quantities, then your stock will become worthless. I am willing to advance you the \$100, as you intimated when you called before that you needed the money. The risk will be mine if the property should turn out to be a failure."

"No," replied Miss Carrington earnestly, "we should not permit you to lose the money if the security we now offer you became valueless. We should repay you by degrees as we could afford it."

"I should certainly not accept it. If I am willing to loan you \$100 on this stock, that is my lookout. It is a small amount for me to risk to be of service to you."

"I am sure mother and I are very grateful to you," she said with a look that set Dick's heart to beating rapidly.

"If you will sign that paper, I will let you have the money," said Dick, producing the bills.

She signed her name to it and then handed him the certificates of stock.

"I'll keep them in our safe, and will write you if I hear of any favorable developments in the property."

Miss Carrington put the \$100 in her purse, the purse in her satchel, and then rose and said good-by.

Dick accompanied her to the outer door, and they shook hands at parting.

Then he went back for his hat and started for the Exchange.

As he was passing the main door, Broker Sharp came out.

He was in a great hurry to reach his office on the other side of Broad Street.

He was also a bit near-sighted.

The result was he collided with Dick, and both went down on the sidewalk together.

Dick was up in a moment, none the worse for the acci-

dental encounter except a little dust on his clothes, which he quickly removed.

Sharp, however, had tripped over Dick's legs and landed in such a position as to skin his nose.

Although the young trader knew that the encounter was the fault of the elderly and unpopular millionaire broker, he hastened to offer his hand to help Sharp on his feet.

Sharp didn't accept his well-meant politeness in the spirit with which it was offered, but turned angrily on the boy and began to abuse him, as if his overthrow had been caused by Price's own carelessness.

"How dare you run into me, you young loafer?" he sputtered furiously.

"I beg your pardon, sir, but it was your fault."

"My fault, you whippersnapper!" he roared, struggling on his legs. "I'll teach you to insult me."

Whereupon he administered a sudden and stinging slap on Dick's cheek.

This was more than the boy could stand, especially as it was handed to him in public and he knew that he did not deserve such treatment.

He turned on Sharp, grabbed him by the lapels of his coat, pulled him forward and slapped him quickly on each cheek, finishing the job by giving the broker a lusty swing around.

Dick was strong for his years and the force he exerted caused the millionaire to spin around like a top.

A score of brokers and many others, including several messenger boys, saw the whole affair, and as Sharp was recognized, and nobody liked him, his discomfiture was the occasion of much hilarity.

"You served the old hunks right," said a trader, who had just come up. "He deserved all you handed out to—ha, ha, ha!"

The sudden explosion of laughter, echoed by others near by, was caused by the fact of Broker Sharp, in his wild gyration, coming into contact with an inoffensive Italian purveyor of plaster of Paris images which he was carrying in a basket on his arm.

Down went the broker, with the foreigner on top of him, while the images were scattered right and left on the sidewalk.

The Italian evidently thought that the trader had attacked him, for he began to pound him with his fists, while he jabbered for all he was worth in his own language.

Several pedestrians rushed to Sharp's assistance, pulled the Italian off, and helped the millionaire up.

Dick, fearing complications involving himself, took advantage of the general excitement to dart into the visitors' entrance to the Exchange and run up into the gallery.

His face was stinging yet from the slap administered to him by Sharp so that he didn't feel a bit sorry for the broker.

"I don't wonder that he's got few friends," breathed Dick. "I wouldn't have his reputation for twice what he's worth. The traders always try to work off some trick on him whenever he goes on the floor. I wonder what they'd do to him if he went up against the Third Degree in a Masonic lodge full of brokers? He'd be carried out on a stretcher, I'm thinking."

Dick remained only half an hour in the gallery, as there

seemed to be nothing special going on, and then he went off to call on Broker Fosdick.

He found that young trader at his desk in his private room.

"Hello, Price" he said, with a grin; "what have you been doing to old man Sharp?"

"Who said I'd been doing anything to him?"

"Why, it's all over the Street. Some of the boys are talking about presenting you with a medal."

"They're very kind," grinned Dick. "What kind of a medal? A leather one?"

"No, a twenty-two carat gold one," laughed Fosdick. "Well, what can I do for you? Got some orders for me?"

"No; not unless some came in since I left the office, in which case I guess you would have heard from my partner."

"Why did you chaps go so far down Wall Street for an office? And I understand you're on the fourth floor of a building without an elevator. How do you expect to do any business there?"

"We couldn't afford to pay the rents demanded in a modern office building, that's why we went down below Water Street. One of these days we expect to move nearer to civilization. We're only looking for mail order business at present, and our place will answer well enough for that."

"It will take you some time to establish a connection."

"Well, we're young yet."

"As long as you've money enough to keep the ball rolling, I suppose you will be able to hold out."

"Oh, we'll keep the ball rolling all right," replied Dick confidently. "We haven't been a month in business yet, but we've cleared so far about \$15,000."

"You have?" exclaimed Fosdick in surprise. "How?"

"We've been dabbling in the market on our account. For instance, we've just made something over \$11,000 in the recent rise in H. & M."

"The deuce you did! Why didn't you let me handle your deal?"

"We want to keep our private transactions separate from our regular business."

"Who did you employ?"

"I worked the transactions through the Nassau Street Bank."

"You'd better let me handle all your deals in the future. It will save you money in commissions. I'll do the right thing by you."

"All right, Mr. Fosdick; I'll talk the matter over with my partner."

"Say, I can put you on to a pretty good thing, if you're looking for another flyer," said Broker Fosdick. "I'm in on it myself to the extent of my resources."

"What is this good thing?" asked Dick.

"I got a straight tip that Southern Omaha will advance ten points in a week."

"What ground is there for supposing it will?"

"If I tell you, you promise not to say a word to anybody about it."

"Nobody except my partner, and I'll guarantee he won't let it get away from him."

"Well, pooling arrangements in passenger and freight

traffic to do away with competition has been entered into between S. O. and the K. C. & St. Joe. This will be of special advantage to the S. O., and will enable the company to resume its dividends on the common stock. I got the information on the dead quiet, and bought 2,000 shares of S. O. on the strength of it. If you are going to take advantage of the pointer, you want to buy at once. It's going at 75, but it's a question if you'll be able to get it at that, as the insiders have been quietly getting hold of all the floating shares since the traffic arrangement was brought to a head. That makes the stock scarce. A sharp advance may come at any moment now."

"I may thoroughly depend on the reliability of this tip, may I?"

"Absolutely."

"I'd like to go in on it to the extent of 1,500 shares. Can you handle that much for me on a ten-per-cent. margin?"

"Yes. I'll get my bank to finance the deal. I haven't the ready money myself to carry it. The bank holds \$250,000 worth of my paper now, but of course it is amply secured, otherwise I couldn't expect to get the accommodation."

"All right. I'll go and get the cash to secure you."

Fifteen minutes later Dick was back with the money and the deal was made.

It took Mr. Fosdick several hours to pick up the stock, in five different lots at an average price of 76, and when he had got it all, and had deposited it at his bank as collateral for a loan to enable him to pay for it, he notified Price & Co. that the transaction was complete, and the shares were subject to the firm's order.

CHAPTER IX.

WAGSTAFF.

When Dick got back to the office he found his partner talking to a visitor in the private room.

Sam called him in and introduced him to their country customer, Mr. Goodrich.

"Glad to make your acquaintance, Mr. Price," said Nathan Goodrich. "I was surprised to learn that the members of Price & Co. were only two boys. Had I known that when I sent my first order to you I certainly should have felt nervous about the fate of my money."

"I don't think you have any reason to complain of the way we treated you," said Dick.

"Certainly not. You have treated me uncommonly square, and more than that you've made my money grow in a way that astonishes me. I can't thank you enough."

"We are just starting out in business, and we are trying to do the best we can by our customers," replied Dick.

"Have you called for your money?"

"Not at all. I want you to handle it for me right along."

"We can't afford to do that in the way you want except by special arrangement, for there is very little in it for us. If we give you the benefit of our knowledge and experience, we ought to be paid for it."

"That's right. You must accept \$100 for what you have done for me so far."

"Well, Mr. Goodrich, we don't put in any claim for

past favors. We are willing to let the account stand as it is, but in future if you wish us to use our judgment we shall charge you five per cent. on your winnings over and above our regular charges. It must be thoroughly understood, and you must sign a paper to that effect, that we are in no way responsible for results. We will simply do the best we can by you. Speculation in Wall Street is a very uncertain proposition. The chances are always against you. We would prefer to deal with you on your direct orders without the five per cent., for in that case you'd have no kick coming if your deal miscarried."

"I'd rather pay you the five per cent.," replied Mr. Goodrich, "as you are on the ground, and your experience is worth that to me. I also insist that you accept the \$100 for what you have done for me. I appreciate the way in which you have treated me, and would not be satisfied unless I made you some acknowledgment."

"Very well, Mr. Goodrich. We will consider you then as a steady customer until you notify us that you wish your account closed."

The paper securing to Price & Co. five per cent. of any future profits the man might make through the boy firm was drawn up and signed.

"I have a good thing on hand now that I will try and put you next to, Mr. Goodrich, if I can get the stock for you."

"Thank you. That's what I like to hear. When I go back to Cohoes I shall recommend you as the squarest brokerage firm in New York. By the way, what is the stock you're going to put me on to?"

"Southern Omaha."

"You think it will prove a winner?"

"I have good reason to believe so, but, as I said before, we guarantee nothing."

"I understand. Well, I must be going, young gentlemen. Delighted to have met two such smart young brokers. Good day."

"What about this Southern Omaha that you spoke about to Mr. Goodrich?" asked Sam, after their caller had gone.

"I've got a tip on it."

"Where did you get it?" asked his partner curiously.

"Got it from Fosdick. He assured me that it was the real thing, and I gave him an order to buy 1,500 shares for us. It's ruling at 75, but he said he was doubtful about being able to get the whole quantity for that now, as most of the stock has been bought up by those on the inside. He said it was good for a ten-point rise."

"Why, that would double our capital," cried Sam jubilantly.

"That's right. Now enter an order from Goodrich for 200 S. O. at 76 and then go up and put it through the Nassau Street Bank. We'll make five per cent. if the stock goes up as we expect."

Sam left the room to attend to the matter and Dick sat down to look over the papers.

That afternoon the boys met unexpectedly on Broad Street, and Sam told Dick that a letter had come for him from Bayville, L. I.

Dick was interested in Bayville on Miss Carrington's account, and he said he guessed he'd go back to the office to see what the letter contained, for he could not imagine what the young lady had to say to him.

"I'll go with you," said Sam, and accordingly back they went.

As they approached their office door they were surprised to hear Lucy Long's voice raised in expostulation with some one.

"I wonder what's up?" said Sam. "If anybody is annoying her because she's alone in the office and unprotected it's lucky we got back so soon."

"I guess we'll have something to say to anybody that's misbehaving himself," replied Dick, throwing open the door and entering, closely followed by Sam.

On the inside of the railing, and in the act of entering the private room in opposition to Lucy's protestations, was the old white-headed, spectacled, and bearded man the boys had seen carried to the hospital that summer morning.

He turned around in a startled way as the partners entered and looked at them.

"Hello!" exclaimed Dick. "What do you want here?"

"Oh, Mr. Price," cried the girl. "This is the third time he's been here, and always when you and Mr. Keene were out. He would come inside the railing in spite of my statement that neither of you were in. His persistence frightened me."

The intruder stood bent over, as though he were very feeble and could not possibly harm any one.

Dick went up to him with Sam behind, while Lucy, with an air of intense relief, retired to her table at the other end of the room.

"Do you wish to see either of us, Mr. —," began Price.

"My name is Wagstaff," replied the old man in a tremulous tone. "I'm an old, old man, and I wouldn't harm a fly."

"Yes, you look old and inoffensive, but one can't always judge by looks. What brought you here? Unless you have some business with us, I shall have to ask you to withdraw."

Sam, who had been critically examining the ancient specimen of humanity, suddenly thought of the janitor's description of the "ghost" he had seen.

Nudging Dick, he whispered: "I believe this is the ghost."

As the words passed his lips, Wagstaff started to walk toward the railing.

"Hold on a minute," said Dick, laying his hand on his arm to detain him. "I think you're the man who has been coming here nights and tearing up the flooring. You'll have to make an explanation of your movements or we'll turn you over to the police for investigation."

Wagstaff did not appear to hear him and kept on.

"I'll hold him while you run downstairs and bring Mr. Goodwin up here," said Dick, making a grab for Wagstaff.

Suddenly the apparently feeble, white-haired old man developed an astonishing burst of energy.

Grabbing the surprised young brokers by their arms, he tripped them up, vaulted over the railing with the agility of an athlete, and fled toward the door.

Lucy uttered an exclamation of surprise, while Dick and Sam gazed after the retreating intruder with the greatest astonishment.

CHAPTER X.

PRICE & CO. BUY SOME MINING STOCK AND WIN A WAD
IN S. O.

A moment later Wagstaff vanished through the doorway.

The boys repaired to the corridor, though with no expectations of seeing their man.

Therefore they were not greatly surprised to see no trace of Wagstaff.

Dick went down to the next floor to tell Mr. Goodwin about their strange visitor, but that gentleman was out.

When he returned Sam was talking to Lucy.

"If he turns up again when we're out, I've instructed Lucy to telephone the police station. He's up to some game. Lucy says he acted as if he was deaf."

"He is—in a horn," laughed Dick. "I sha'n't be satisfied now until we capture that fellow. He may come in here every night, for all we know to the contrary."

The boys talked the man over for a while and finally decided to get up a trap to catch Wagstaff, as he called himself.

Dick then went into his private room and opened the letter addressed to him in Maud Carrington's handwriting.

It ran as follows:

"BAYVILLE, September 5.

"DEAR MR. PRICE: There is an old gentleman living near us, with whom we are acquainted, who has a certificate for 10,000 shares of Solid Silver mining stock which he purchased of the man who sold mother her shares. He would like to sell the stock. We told him that we thought you might be able to sell it for him, and he said he would like to see you about it. He is not able to go to New York. Perhaps you could run down here some day and call on him. If you can do so, call at our cottage, No. 90 Bayville Road, and I will take you to his house and introduce you to him. Mother is also very desirous of seeing you and personally thanking you for your kindness in advancing that money on her shares. Let us know in advance if you intend coming.

"Very sincerely yours,

"MAUD CARRINGTON."

Accordingly, before he went home that afternoon he telegraphed Miss Carrington that he would be down by the train reaching Bayville next morning at ten o'clock.

He told Sam that he was going down to Bayville about some more of the Solid Silver stock.

"If I can get it for four cents a share, I think it will pay us to take it in," he said. "That property may pan out a winner yet. In any case I guess we can afford to take a chance at an outlay of only \$400."

At that moment Fosdick's messenger came in with a note to Dick.

Dick tore the envelope open and glanced at the note.

"Fosdick says he's got the Southern Omaha. He had to make five purchases to cover the 1,500 shares. The average price is 76. I guess it is doubtful if the bank's representative will be able to get the 200 we ordered for Good-

rich at 76. Go outside and telephone the bank and see how the order is coming on."

Sam connected with the bank and learned that only 100 shares had been secured so far as 76.

"Well," said the boy, "you are authorized to give 77 for the other hundred if you can't do any better."

Next morning Dick took the early train for Bayville.

He was feeling good at the prospect of seeing Maud Carrington again.

On reaching the village, for it could scarcely be called a town, Dick had no difficulty in finding Bayville Road, or No. 90, which was a neat but small cottage, with a garden in front in full bloom.

Miss Carrington herself answered his ring and welcomed him with a charming smile.

"You are very kind to come so soon," she said, with a captivating glance that some girls know how well to use to their advantage.

"I assure you I regard it as a great pleasure to receive an invitation to meet you in your home," replied Dick, with a look of admiration at the fair girl, who was attired in her most fetching gown and looked prettier than ever.

In a few minutes Mrs. Carrington came in and her daughter introduced her to Dick.

After a little while the young lady said that she would accompany Dick to the home of Mr. Prescott, the old gentleman who wanted to dispose of the Solid Silver mining shares.

"You will come back and lunch with us, Mr. Price, I hope," said Mrs. Carrington.

"Thank you. I shall be pleased to do so," he answered.

Miss Maud got her hat and they started off together.

It was only a short walk to Mr. Prescott's home.

The old gentleman was expecting them, as she had notified him that Mr. Price would come down to Bayville that morning.

He had the certificates ready to show Dick.

"I paid five cents a share or \$500 for that certificate. The man who persuaded me to take the stock assured me that the mine would soon become a rich proposition. I am afraid he told what he knew was not the truth," said Mr. Prescott.

"I am afraid he did, sir. The property was never developed sufficiently to be considered a mine. It has been abandoned for some time. Capitalists have, as I have been informed, taken it up and are trying to make something out of it. Whether they will succeed or not is a problem. At any rate, they have faith that they will come out on top. If you wish to sell your stock, I'll take the risk of offering you four cents a share for it. It has no actual market value, never having been listed on any of the exchanges. If you can afford to keep it I think I should advise you to do so, for it might turn up trumps in the course of a few months and be worth 25 cents or more a share. It is, however, a game of chance."

"If you will buy the certificate for \$400, I will let you have it. I am getting old, and it is hardly worth my while to gamble in futures at my time of life."

Dick said he'd take the certificate at that figure, and the transaction was completed by the transfer of four \$100 bills that the boy had brought down for that purpose.

Dick and Miss Carrington then returned to the cottage, where the boy subsequently lunched with the ladies.

After lunch, Miss Carrington said if he had the time she would show him a little of the town.

He told her that he would be glad to go around with her, and so they had a nice walk together.

He asked her if he might have the pleasure of calling on her again, and she said she would be pleased to have him do so.

Her mother also repeated the invitation before he left to return to New York.

Dick did not reach the city until long after his office was closed for the day, and therefore he did not go there, but took a train from the Brooklyn Bridge home. He met Sam as usual next morning at the station, and showed him the 10,000-share certificate of Solid Silver.

"Mr. Prescott must have been a good thing for the man who was selling the mining shares in this part of the country," said Sam.

"He isn't the only person who bites easily at cheap mining stocks," said Dick, who then went on to tell his partner what a nice place Bayville was, and what a good time he had had there with the Carringtons.

"Especially Miss Carrington, why don't you say?" grinned Sam.

Dick flushed up a little and changed the conversation to office matters.

"The bank got the other 100 shares on the Goodrich order, but they cost 77," said Sam. "There were only two transactions in S. O. recorded all day, the last at 77½."

"How was the market as a whole?"

"Rather quiet," answered Sam.

"Well, just as soon as the news gets out about the pool arrangements of S. O. and K. C. & St. Joe, you will see a wild rush to get in on both, particularly the former. It's so scarce now that I guess the insiders will hold out for a stiff price before they let any escape."

Dick opened up his morning paper and, as customary with him, turned to the financial page.

The very first thing he saw was the authenticated statement of the arrangement between the two roads.

"Here it is now, Sam," he said in some excitement, pointing out the paragraph. "There will be heaps of fun on the floor this morning."

An hour later, when the Exchange opened for business, Dick's words were verified.

Half the brokers on the floor seemed to want S. O. stock, but they had to wait, for there seemed to be none for sale.

Bids of 80 and 81 failed to bring any to the surface, and it went up to 86.

At that figure the stock began to come out, but slowly.

Next morning it opened at 87, and then amid great excitement went to 92.

Dick thought that was high enough for their holdings, as there were indications that the shares were being sold freely by a certain clique of brokers, which would seem to show that the insiders were unloading.

He saw Fosdick on the floor, so he went around to the messengers' entrance and asked for him.

When he came to the railing, Dick told him to sell out his 1,500 shares.

"All right," replied the trader. "I've just got rid of mine and have been expecting to hear from you."

Dick then telephoned Sam to go to the bank and sell out Goodrich's 200 shares.

When all settlements had been made, Price & Co. had made a profit of \$28,200, and the firm reported to Goodrich that he had cleared \$3,000 profit, out of which they deducted about \$75 for interest and commission charges, all of which went to the bank, and \$150 to cover their five per cent., according to arrangement.

"We're worth \$40,000 now," said Sam. "I guess we can afford to tell our folks the truth—that we're traders, with an office of our own, and no longer messenger boys at a measly \$8 per."

Accordingly, the boys made a clean breast of the situation to their families when they got home, and perhaps they didn't create a sensation.

CHAPTER XI.

HOW DICK'S KNOWLEDGE OF E. & W. AFFAIRS PROVES ADVANTAGEOUS TO THE FIRM.

Next morning there were many evidences that the "ghost" had been around the office the night before.

More than half of the flooring of the private room had been torn up, and a carpenter was sent for to repair it.

"I'll bet Wagstaff is the ghost, all right," said Sam, when Dick called him inside to view the ruin.

"Well, it's time we put the police on to him. He's either plum crazy and ought to be sent to an asylum or he's working with some definite object in view. What that object is we must find out, Sam, if we can. We'll hire a detective to camp in the office nights for a week and see if we can't catch him."

A Wall Street sleuth was put on the job, and spent ten nights in the office, but nothing came of it.

On a Sunday, about three weeks after his initial visit to Bayville, Dick went down there again and spent the entire day at the Carringtons'.

He hired a rig and took Miss Maud for a drive after dinner, ostensibly to have her show him the country, but really to have the girl all to himself for a little while.

When it was time for him to go to the station and take a train for the city, he was invited to visit them soon again, which he willingly promised to do.

On the following day he received another letter from the Goldfield brokerage, in reply to a second one from him asking for further news about Solid Silver, and learned that the prospects were of a flattering nature.

The broker assured him if he wanted to sell his 10,000 shares that the capitalists stood ready to buy it in at six cents a share.

Dick showed the letter to Sam.

"We could make 33 per cent. profit off that certificate if we wanted to sell it, Sam, but I guess we'll hold on to it, don't you think?"

"Sure we'll hold on to it. What's a profit of \$200 when by keeping the stock we may make \$2,000 in a year or so?"

Dick then called in Lucy and dictated a letter to Maud Carrington, in which he told her the substance of the news

he had received from Goldfield about the Solid Silver mine.

"As the capitalists offered to buy that block of 10,000 I got from Mr. Prescott, and at six cents, too, I guess they are pretty sure of early developments in the property," concluded the young trader. "I hope, Miss Maud, that I may ere long be able to congratulate your mother on a decided advance in her stock."

He received a very satisfactory reply from the young lady two days later, in which she stated that she was much pleased that she and her mother had put the block of stock in his way, and she hoped he would realize a good profit out of it.

Dick had noticed for a long time a persistent campaign to depress the stocks and bonds of the E. & W. Railroad Company.

Several months before the report was started that the E. & W. dividend would be passed, but when the time came around the dividend was promptly paid.

Dick was then working for Burnett, Rucker & Co., but it was his habit to watch the ticker talk in the newspapers in order to keep informed about all that was going on in the Street.

From time to time other rumors, disquieting to the stockholders of E. & W., were circulated, and they caused temporary setbacks in the market value of the road's securities.

The object of the company's enemies was evidently to cause a decided slump in the worth of the stock especially.

Although they had not as yet succeeded in bringing about what they were after, they evidently were hopeful of ultimately reaching the desired result.

At any rate, on the morning Dick received Maud Carrington's latest letter, one of the most reliable financial journals printed a statement that President Arthur, who, more than any other man, was responsible for the physical and financial improvement of the property, would resign, to be succeeded by John Lyons, President of the C. & D. Railroad, and an ally of a well-known railway magnate whose methods were not looked upon with favor by Wall Street in general.

This story caused a bad break in E. & W. stock that day.

It dropped from 98 to 89 in no time at all, with every indication that it would go much lower.

Timid holders of the stock were panic stricken and began to dispose of their holdings right and left.

Dick and Sam had a long talk over the situation at noon that day while the ticker in the office was rattling off drops of an eighth and half per cent. in the value of E. & W.

"It's my opinion this is another fake report," said Dick.

"How can we tell?" replied Sam. "It may be true."

"I don't believe that Mr. Arthur intends to resign. I don't see why he should. The road has been doing fine under his management."

"There are a lot of things we can't see, Dick. There are wheels within wheels. Sometimes these big railroad men play into each other's hands and the poor stockholder is the one who suffers."

"I know that, Sam; but I've noticed there has been a set made at E. & W. for a long time. There is a combination out against the road, and the men directing it are leaving no stone unturned to hurt the company in the eyes of Wall Street. This last report is the worst, for Wall Street is afraid of Harley Drew, Lyons' backer. He is at the back of the biggest railroad deals that have gone through in the last year or two. When he gets his clutches on a road he squeezes it dry. What he can't do in railroad manipulation isn't worth while considering."

"Then your idea is for us to buy E. & W. and profit by the recovery in price?"

"How deep did you want to go in?"

"Half our capital at least," replied Dick promptly.

"Well, do as you think best. You've got a pretty long head."

"See what the latest figure is on the ticker."

Sam went to the instrument and reported 88½.

"That's mighty low for E. & W. I'm going up to see Fosdick," said Dick.

He put on his hat and left the office.

"You just caught me," said Broker Fosdick, as Dick entered his office. "What is it now?"

"I am thinking of going into E. & W. It's away off, and is bound to go back before long."

"You can't tell. If it's true that the president has resigned, or is about to, it will go off more before there is a turn for the better."

"I'm willing to take the chances. Buy us 3,000 shares."

"Well, you're the doctor. On the whole, I don't know but I'll risk a flyer myself. It does seem odd that President Arthur should want to get out. But if it is true that Drew has got a hold on the road, it will drop to 75 as sure as eggs are eggs."

So the deal was made and in fifteen minutes Fosdick bought the shares at the Exchange at 88½.

At one o'clock E. & W. had gone down to 87½.

Then the official denial of the morning's report was made public and the stock began to recover like the rebound of a rubber ball.

It went up a point at a time and finally closed that day at 95.

"Say, there's nothing slow about you chaps, after all," said Fosdick, when he met Sam on the street at a little after three. "You chaps have made about \$20,000 out of E. & W. since morning."

Sam nodded.

"I wish it was twice \$20,000," he said.

"Well, don't be hoggish. Twenty thousand is a pretty good-sized wad to turn over in a few hours. I made \$6,000 myself. When are you going to sell?"

"You'll have to see Dick about that. He handles all our personal deals."

E. & W. opened at 95½, and went to 99 next day.

Dick then ordered the 3,000 sold, and Fosdick got rid of it.

On the succeeding morning Price & Co. got their statement and check in settlement, and found themselves richer by about \$33,500.

"We're gradually getting up to the \$100,000 mark," said Sam contentedly. "The folks at home will think we're wonders."

"Well, there's nothing like having a good name with your family.

"The whole block knows that I'm a broker, and the way the girls make up to me is a caution."

"Well, I had an idea that Lucy outside occupied as much of your thoughts as you can spare from business."

"Oh, you get out!" flushed Sam.

"No, I won't get out. You saved her life, and I'm satisfied she thinks there's no one in New York like you."

"Oh, say, Dick, you're just laughing at me in your sleeve. Well, I'll get square on you."

"Will you?" chuckled Dick. "How?"

"Just wait. You'll be going down to Bayville in a few days again."

"What about it?" said Dick, beginning to look confused.

"What about it? There's a whole lot about it. You aren't going there on business for Price & Co. You're going there to see Miss Carrington. Some day you'll marry that girl, if you can. You loaned that \$100 to her mother just to have a string on Miss Maud herself."

"Are you mad because I did?"

"Me? No. I don't care what you do. I'm only telling you this to let you know that I know how the wind lies and——"

"To get square on me because I'm on to you and Lucy. You're all right, Sam."

"Well, turn about is fair play," replied Sam, nodding his head vigorously.

"Sure it is; but don't forget that Miss Carrington put us on to a good thing when she steered me against Mr. Prescott. We can get ten cents a share for that stock today. You saw Risdon's telegram yesterday."

"Why don't you advise Mrs. Carrington to sell her 2,500 shares?"

"For the same reason that we're going to hold on to our block—because the stock will be worth 25 cents a share before the year is out. I read in the paper this morning that a strike has been made in Solid Silver."

"Is that so? That's fine. You'll write Miss Maud at once, then, about it," he grinned.

"Why not? Her mother ought to know."

"Sure. But I'll bet the letter won't be signed Price & Co. It will be 'Yours very sincerely, Richard Price.'"

"Have you any objections?"

"Not a solitary kick. I hope you win the girl. Come, let's go home."

And they went.

CHAPTER XII.

HOW DICK DISCOVERED THAT J. & P. WAS A GOOD STOCK TO GET IN ON.

A few days after, as Dick was hurrying up Wall Street toward the Exchange, he saw Broker Sharp talking to Sondheim on the corner of Broad.

As he passed close to them he heard Sondheim remark to the unpopular trader:

"You'd better start in right away and secure as much of the stock as——"

That's all he heard, but it was enough to make him un-

derstand that there was a big deal of some kind under way.

It instantly occurred to him that he would like to find out the name of the stock that Sharp had a commission to buy.

In a moment or two Sharp started for the Exchange.

As soon as he had gone in by the main entrance, Dick passed in at the messengers' entrance and took his place at the rail just as though he was still a messenger and came there to see some broker.

The attaches recognized him and supposed he was still working in that capacity for some brokerage house, for they knew that Burnett, Rucker & Co. had gone out of business.

When one of them asked him who he was looking for he said Fosdick, for he knew that broker was at his office, having just left him.

As there was a big crowd of traders on the floor, the attache couldn't tell whether Fosdick was there or not till he had looked around.

While he was thus engaged Dick singled out Sharp at the J. & P. standard, and it wasn't long before he discovered that he was buying that stock.

It was going at 71.

By the time the attache returned and told him that Broker Fosdick was not there, Dick had satisfied himself that Sharp had no other object than taking in all the J. & P. shares he could get.

He immediately left the Exchange and went back to Fosdick's office.

"What, back already?" exclaimed the smart young broker.

"Yes, sir. I want you to buy me some J. & P. stock," replied Dick.

"It may go up a few points, but is just as likely to go the other way. How many do you want?"

"Get me 5,000 shares. It's ruling around 71."

"That will cost you nearly \$36,000 margin."

"I've got the cash," answered Dick.

After that he went into the visitors' gallery at the Exchange and watched the course of events.

Sharp was still buying all that was offered him at or near 71.

Dick saw Fosdick come on the floor and bid for the stock.

Sharp tried to head him off, and the result was the price went up to 72.

Fosdick, however, got all he wanted at that figure and then dropped out.

After watching Sharp for half an hour longer Dick left the gallery and went to lunch, after which he returned to the office.

Lucy was busy with a lot of typewriting she had to do and Sam was away.

Dick looked at the ticker and noted that J. & P. was going at 72½.

Then he watched the other quotations as they came in. By and by another J. & P. appeared on the tape "2,000 @ 72½."

"Seems to be climbing," said Dick to himself.

About this time Sam came in and Dick explained the situation to him.

While they were talking a man came in and asked to see Mr. Price.

Lucy asked him his name and then entered the private office.

"A man named John Greene is outside. He wants to see Mr. Price."

"What is his business?"

"He said he had some mining stock to sell."

"Well, send him in," said Dick.

A shabby-looking man walked in and took the chair offered him by Sam, who retired to the outside office.

"What kind of mining stock have you got, Mr. Greene?" asked Dick.

"I've got 5,000 shares of a Paradise mine called Solid Silver."

"Solid Silver, eh?"

"Yes. I saw in the papers that a new lead had been found in the mine, and so I thought I'd try and get something for my stock."

"What are you asking for the block?"

"I haven't any idea what it is worth."

"Well, Mr. Greene, if you were in Goldfield you might get ten cents a share for it, on account of recent developments. It is not a listed security yet, and therefore has no market value. I couldn't give you more than six cents a share for the block, for if the lead should peter out the stock might drop out of sight."

"I'll be glad to take six cents," replied the man. "I need the money. I paid four cents for it, and wasn't sure I'd get that much. Three hundred dollars will be a fortune to me just now."

So Dick made the purchase and Mr. Greene went away satisfied.

"That makes 15,000 shares we've got," said Sam, when he came back to the room. "And it's cost us \$800. I hope it may not be a bad investment in the long run."

"Our holdings can be turned into \$1,500 cash, according to last advices from Goldfield, so I don't think we've any call to worry at present."

"I wonder how that man came to strike us?" said Sam.

"Saw our sign downstairs, I guess."

At that moment Broker Fosdick entered the outer office.

"I got your 5,000 shares of J. & P.," said Fosdick, after he had looked around the offices and noted their business-like aspect. "Broker Sharp was hot after the stock, too. He wanted to know who I was buying for. I told him I was filling an order for a customer. By the way, I had to go your limit and pay 72."

"That's all right. We owe you \$500, then. Sam, get the money out of the safe."

"Oh, there's no rush. I guess you're good for it."

"You might as well take it with you. So Sharp wanted to know who you were buying for?"

"Yes; he seemed to be uncommonly interested."

"Why didn't you ask him who he was buying J. & P. for?"

"I wasn't worrying about the matter."

"Well, the stock has gone up a point since you made the deal for us. I think you'd better buy us 3,000 shares more."

"You don't mean that, do you?"

Dick turned to his desk and wrote the order.

"That looks as if I meant it, doesn't it?"

"Rather," replied Fosdick, apparently surprised. "Have you got hold of any inside information about the road?"

"Nothing more than that I heard Sondheim tell Sharp to buy every share he could get hold of."

"You heard him say that? Where?"

"At the corner of Wall and Broad."

"Say, I believe this may pan out results. After I get you this 3,000 I'll get some for myself. The Exchange will close in a few minutes. I'll go around and see if I can pick the shares up on the outside."

"I guess you'll find that Sondheim has been there before you."

"Then you think this is a corner?"

"What do you think? I've told you all I know about it. I'll fetch the margin around to the office in the morning, after I get into our safe deposit vaults."

"Is that where you keep your money?"

"It's a good place, isn't it, when the law prevents fellows of our age from having an account in the big banks and drawing checks against it?"

"There is no doubt but that it is even safer than in a bank in case there happened a panic. I wondered how you boys managed. I thought possibly that you kept your funds in the office safe."

"Nay, nay, Pauline. There are too many expert crooks at large for that. There is no telling when one might pay us a visit. We have trouble enough with our ghost."

"Your ghost! What do you mean by that?" asked Fosdick, much astonished.

Dick told him the story of the man whom they believed to be a party by the name of Wagstaff, who seemed to be able to walk into their offices at will, although the lock had been changed.

"He must be some lunatic," said Fosdick. "Why don't you put a detective onto him?"

"We had a detective watching on the premises for a week, at nights, but the old rascal never showed up, nor has he been here for some weeks, as far as we know. The last time we heard from him he tore up half the boards in the floor of this room."

"Seems to be hunting for something."

"It doesn't seem to do him any good. The floor of the outer room was in a fierce state when we hired the place. Nearly every board was loose."

"The owner of the building ought to take the matter in hand. It's up to him, I should think," said Fosdick.

"We don't know who the owner is. Mr. Goodwin, who runs a business on the floor below, is the agent. We hired the rooms from him and pay him the rent."

"What does he think about the matter?"

"He's one of those kind of men who would rather pay for any damage than exert himself to stop a nuisance."

"Well, I must be going. I'll hunt up those shares this afternoon, if I can."

Broker Fosdick had considerable trouble getting the stock.

Many he consulted on the subject had sold out recently either to Sondheim or some other broker.

In fact, Fosdick didn't get a share that afternoon.

Next morning he went among the curb brokers and succeeded in nailing 1,500 shares at 73, and the rest he got at the Exchange for 74.

That afternoon the stock closed at 76, putting Price & Co. \$25,000 to the good so far in the deal.

Next day it advanced to 78, and began to attract notice from the brokers.

It soon became known that J. & P. had been cornered by some combination, and Sharp's buying of a few days previous was now the subject of comment.

Brokers who had sold the stock to Sondheim compared notes, and were satisfied he was the acting head of the syndicate.

His movements were watched, but he didn't seem to be greatly interested in the fate of J. & P.

Several brokers appeared on the floor and began bidding for the stock.

They didn't get any.

To say the truth, they didn't particularly want any.

They were simply following Sondheim's instructions, though the other traders did not know that.

They were there to create a demand and boom, and cause the newspaper men to take notice that there was something doing in J. & P., so the fact could reach the outside public, whet their speculative appetite, and bring them down to Wall Street.

In a few days J. & P. was being sought after by the hungry lambs, and of course the price was sent up to encourage them.

So many brokers got orders from their clients to buy the stock that the scene at the Exchange was like a free fight.

Sharp was not present—it was a bad time for him to show himself, and he knew it from past experience.

Finally, amid a pandemonium of noise and confusion, J. & P. passed 90.

Dick was in the gallery at the time watching the fun, though he was as much excited in a way as those on the floor.

He decided the time had come to sell, and he elbowed his way downstairs through the crowd of men and women visitors.

Fosdick was on the floor, and Dick sent a messenger to him with a note to sell at once, and he got busy right away.

He offered the shares at 90½ and they were taken like wildfire.

Sondheim's brokers were also getting rid of the syndicate's holdings as fast as they could.

The excitement was so intense that the brokers acted like wild men.

The price continued to advance until a bear combination of some proportions began to sell the stock at a price lower than the prevailing one.

A dozen brokers participated in it, and offered the stock with apparent recklessness.

Sondheim had almost got rid of the pool's holdings, and he hurried the rest out, which helped the opposition.

As the stock was not supported, the price went to pieces, and a slump set in that had the traders standing on their heads, metaphorically speaking.

Then a panic developed, and the scenes that ensued beggar description.

Many brokers and hundreds of outsiders were cleaned out before they knew where they stood.

In the midst of it all Dick and Sam were figuring up their winnings in their office and found that their profit amounted all told to \$137,000.

CHAPTER XIII.

THE CAPTURE OF WAGSTAFF AND WHAT IT LED UP TO.

The young Wall Street traders were now worth something over \$200,000.

"We can afford to move into a first-class office building," said Sam.

"We can, but we won't do it yet, not until our lease of this place expires," replied Dick.

"We could use the ghost as an excuse to break the lease, if we wanted to."

"No," said Dick, "we won't do that. I should like very much to know if that fellow is crazy, or whether he's got some well-defined purpose in view. As far as we know, he hasn't been here for some little time. He may have found what he was searching for, for he pulled up half the floor of this room the last time we had evidence of his presence here."

"Well, I hope he did, if it will keep him away hereafter," answered Sam.

"I'm going to see how J. & P. is, now that we're out of it," said Dick. "I do not believe it will go much higher."

A glance at the tape soon told Dick that a slump had set in and that prices were being slaughtered.

He called Sam over.

"Take a look at the tape. We didn't get out any too soon. J. & P. is down to 86, and dropping rapidly. I'll bet there's a panic at the Exchange."

"You can bet your boots there is," replied Sam.

"It's too late for us to go up there now, for the chairman's gavel will close proceedings in a few minutes. Say, our people won't be astonished when we tell them how much we made on this last deal."

"It's liable to give my father a touch of heart failure," chuckled Sam. "Why, he hasn't made as much money all his life as my half interest in the firm is worth."

"Well, when we get our check from Fosdick, suppose we divide up the \$7,000 and hand the money to our parents? That will leave us an even \$200,000."

"That suits me all right," said Sam.

As Lucy had finished up her work, they decided to close up early that day.

They walked to the ferry with their stenographer, and on the way back Dick remembered that he had forgotten a package of coffee he was to take home to his mother.

"You can wait at the door while I run up. It won't take me a moment."

Several minutes passed away and there was no sign of the senior partner returning down the stairs.

"I wonder what can be keeping him?" thought Sam. "I guess I'll go up and see."

On reaching the door, he was surprised to find it locked. He was about to knock on the glass pane that bore the

name "Price & Co." when something induced him to bend down and peer through the keyhole.

He gave a gasp at what he saw.

His partner, Dick, was being bound to a chair by the old man they knew as Wagstaff.

"Gee whizz!" fluttered Sam. "The old rascal must have been in here and surprised Dick when he entered. I wonder if he's up to some new game? Now, how am I going to get inside and help Dick out? The old fellow has a revolver, I see, so I must go slow."

Sam watched Wagstaff complete the tying up of his partner, whom he had previously gagged with a towel taken from their washstand.

As soon as he appeared satisfied that Dick was helpless he left him, and then Sam heard a sound as if a board was being pried up.

"He's at work at the old game," breathed the junior partner of Price & Co. "I guess he doesn't intend to injure Dick any. His object is to keep him from interfering with his work, or giving an alarm. I'll run down to Mr. Goodwin's office, tell him what's going on in our place, and telephone the police. This is where we ought to put Wagstaff out of business."

Sam accordingly slipped down to the next floor, but found Mr. Goodwin's office closed.

"I'll have to hunt the janitor up," he said, rather disappointed.

He kept on downstairs, but there was no sign of the man who cleaned up the offices.

The first floor was occupied as a store, and Sam went in, introduced himself as a member of the firm of Price & Co. on the top floor, and asked if he might use the telephone for a moment.

He was accorded that privilege, and looking up the call of the nearest police station, communicated with the officer in charge of the desk.

He hurriedly stated the facts, and requested that a couple of policemen be sent around to the building to break in the door upstairs and arrest the old rascal who had been conducting himself in such a mysterious and objectionable way for so long.

The sergeant promised to send two men at once, and Sam waited for them at the street door.

When the policemen appeared, Sam told them what was necessary to give them an idea of how things stood, and then led the way upstairs.

Peeking through the keyhole, Sam found things were just as he had seen them before.

The officers also looked in and saw Dick bound to the chair, with the towel across the lower part of his face.

One of them drew a jimmy from his pocket and dexterously inserting it in the crack near the lock, forced the door open in a twinkling.

Then the three rushed into the room.

On his hands and knees in a corner they surprised Wagstaff, who was feeling around between the joists of a hole he had made in the floor.

He sprang to his feet, snatching up the revolver that lay on the stenographer's desk, and seemed prepared to offer a determined resistance.

Both officers yanked out their pistols and covered him in short order.

Wagstaff, seeing that the game was up for him, surrendered and was handcuffed.

Sam released his partner in a jiffy.

"How did Wagstaff get the best of you, Dick?" he asked.

"I found the rascal here when I unlocked the door and walked in without the least suspicion that the office had an occupant. He drew his revolver on me before I had any idea of what was about to happen, and I had to yield. Then he gagged and bound me as you saw. His arms are like steel. He's wonderfully strong for an old fellow. I expected you up after me any moment, and as time went on and you didn't come, I was greatly surprised."

"I did come up. I don't know why I looked through the keyhole, but I did, and saw him putting the finishing touches on you. When he left you to yourself I concluded that he meant to do you no harm, so I determined to seize this chance to capture our ghost, as I judge Wagstaff to be. I went down to the store, as Goodwin's office was locked, and telephoned the state of affairs to the police station, and this is the result."

The officers were ready to take their prisoner away, so the boys accompanied them to the station.

Dick made the charge against Wagstaff.

The sergeant asked the old man what he had to say for himself, but he declined to make any statement and was locked up pending his examination at the Tombs Police Court next morning.

"We must get back to the office and try and have the door fixed," said Sam.

"If the janitor has got around, we can let him attend to it."

So they went back to their office.

"Well, I'm glad we've put that spook out of business at last," said Dick. "Do you know, I'm satisfied he was looking for something, and I believe he had a pretty definite clue at last to the object, whatever it is."

"What makes you think he had?"

"The way he went to work. Now, we'll do a little investigating ourselves on the subject and see whether we can find anything."

As soon as the young traders reached their office they walked over to the hole made by Wagstaff and looked down into it.

There was nothing to be seen but the empty space between the joists.

The cold chisel and hammer that Wagstaff had brought lay close by.

Dick took them up and began to open up some more of the flooring.

"We might as well give the carpenter a decent job while he's about it," chuckled the young broker. "If there's anything hidden under these boards I'm going to find it right now. If there isn't, we may consider that Wagstaff was fooling himself with a wildgoose chase."

Three more boards were loosened up and Dick flashed a match into the fresh opening.

"By George!" he exclaimed. "I believe there is something here."

He bent down and thrust his arm in between the joists.

"I've got hold of a metal box of some kind," he said

excitedly. "It's as heavy as lead, and anchored up against the wall."

He found he had to exert considerable strength to budge the box from its hiding-place.

Then he landed it out on the floor of the office.

"Wagstaff was not crazy, after all," said Sam, after he had tested its weight. "I wouldn't be surprised if it was full of gold coin. I wonder who it belongs to? And if the owner turns up, how much ought we to be entitled to for restoring it to him? Are you going to turn it over to the police?"

"No. We'll open the box and see what's in it," replied Dick.

The box was quite full of tarnished gold coin, which on examination proved to be English sovereigns.

They bore dates of a hundred years previous.

Sam's eyes stuck out like a lobster's as he looked at the discolored coin.

"Why, there must be thousands of dollars' worth here," he cried.

"There certainly is. Wagstaff has been hunting months for this off and on, and just missed it by a hair. I'm kind of sorry now we had to have him pulled in."

"Well, we needn't prosecute him."

"Mr. Goodwin will, on a charge of malicious mischief."

"Maybe we can fix it up with Mr. Goodwin and get Wagstaff off. This money looks as if it's been in the building a very long time, and probably the man who hid it under the flooring is dead and gone years ago. We'd better go to the station and have an interview with Wagstaff, and try to find out from him the secret of its presence in this building, and how he got on to it. We can promise him a share if there is no owner to be reckoned with."

Dick thought his partner's suggestion a good one, and agreed to it.

The safe was opened and the box of money stowed away in it.

On their way downstairs they ran across the janitor, to whom they related the fact of the capture of the "ghost," much to his astonishment.

After telling him to have the door repaired, they continued on to the station, only to find that Wagstaff had been sent to the Tombs.

The sergeant told them that they would not be able to see the prisoner until next morning, before his examination.

"We'll go there before we come down to the office," said Dick to his partner.

This course being decided on, they started for the nearest subway station and took an express for Harlem.

CHAPTER XIV.

CONCLUSION.

At nine o'clock on the following morning Dick and Sam presented themselves at the Tombs Prison and were permitted an interview with Wagstaff through a grating.

When the prisoner was brought from his cell he recognized the boys with a deep frown, though he did not display any signs of anger or animosity.

"Look here, Mr. Wagstaff," said Dick, "we haven't anything against you personally, and I'm willing to overlook your treatment of me yesterday afternoon if you'll explain your persistent conduct in breaking up the floor of our offices."

Wagstaff shook his head.

"You've been hunting for something that you believe to be hidden under the flooring—something that's been there a good while."

Wagstaff started and looked hard at Dick.

"A metal box full of English sovereigns," continued the young broker pointedly.

"Ha!" cried the old man in great excitement. "You have found it—you boys?"

"Yes, we've found it," replied Dick.

Wagstaff made a gesture of despair.

"After all my search, it is lost to me," he muttered. "Lost, lost!"

"If you'll tell us the story of that box—who put it under the floor, if you know, and how you came to find out that it was hidden there, we'll not only do our best to get you out of jail, but we'll give you one-fifth of the money, provided it has no owner."

Wagstaff looked at Dick in a disheartened way for a moment or two without speaking.

The failure of his treasure hunt had greatly upset him.

"Well," said Dick, "is it a bargain?"

"One-fifth of the money," he groaned. "Only one-fifth of over one hundred thousand dollars. And I thought to have it all."

"One-fifth is better than none at all," said Dick. "We are not bound to give you a dollar, but we think you're entitled to a share, as it was through you we got on to it, and we believe in doing the fair thing."

"I must agree to your offer," said Wagstaff, with a melancholy glance. "I cannot help myself."

"Then tell us the story of the box."

Wagstaff did that in a few words.

He said the money was part of a sum of over £100,000 that had gone down with a British frigate that struck on Hell-gate rock in 1790, and sunk between the whirlpool and the shore of Long Island.

Divers had been employed by the British government to recover the money, which was intended to pay off West Indian garrisons.

All of it was found except this box.

Eighty years later the box in question was accidentally brought to the surface by two fishermen, who carried it ashore, thinking it contained something of value.

While trying to open it they quarreled over the division of the probable spoils and one inflicted a fatal blow upon his companion.

Fearful of the consequences, he carried the box to the home of his brother, an old, miserly fellow, who carried on a kind of sailmaking business on the floor of the building now occupied by Price & Co., and lived in the rear.

The sailmaker recognized the character of the box, for he had read the account of the recovery of the other boxes when a boy, and he bought his brother's interest in it for a sum sufficient to enable his brother to leave the country.

Then he hid the box under the floor of his workroom, intending some day to open it.

That day never came, however.

He was taken ill and sent to a hospital, where Wagstaff met him.

As he lay on his cot next to Wagstaff's he spoke continuously in his delirium of the box, and where it was hidden.

Wagstaff made a note of it.

The sailmaker died and was buried in potter's field, and his loft was rented to the man who carried on a certain business there for fifteen years up to a year or so before.

This was the tenant who preceded Price & Co.'s occupancy.

During those fifteen years Wagstaff found no chance to search for the box.

It was not until the two offices became vacant that he was able to begin operations looking towards its recovery.

In order to give the floor a bad reputation, so that it might not be rented until he had found the box, he made his appearance there on several occasions when he knew the janitor was around, in an old suit well covered with phosphorus, which caused him to have a luminous and weird aspect.

Caution obliged him to carry on his search at uncertain and irregular intervals, and before he had done a great deal the boys had rented the offices and moved in.

He was now obliged to proceed more carefully than ever, as he feared he would be watched. He had picked the door lock on each occasion that he got in, and when his night searches were made he got into the building through the scuttle, as he could cross the roofs from an adjoining house.

He kept track of the young brokers' movements, and seeing them leave the office the preceding afternoon at about their usual closing time, and never dreaming one of them would return unexpectedly, he resumed his search for the box at a spot where he confidently expected to find it.

The result was the complete overthrow of all his plans.

That was the whole story, and Dick, assured that he had told the truth, promised to keep his word with him.

He and Sam saw the magistrate, and after a good deal of difficulty succeeded in having the case against Wagstaff dismissed, and the old man set at liberty.

The boys lost no time in counting the English money and found that its total value was \$125,000.

They then proceeded to sell it to the government as old coin, to be made over into good American money.

When they received their check for it they handed Wagstaff \$25,000 as his share, according to agreement, and the old man seemed mighty glad to get it.

About this time Dick read in the papers that the Solid Silver mining property had developed another rich strike, and that the mine was now in full operation.

It was expected to take its place among the richest producers in Nevada.

It was listed on the Western exchanges at 40 cents a share, and Dick lost no time in writing to the Carringtons on the subject.

"Your stock, now in our possession, is worth \$1,000," he wrote. "I would advise you to continue to hold on to it and draw the dividends that will soon begin to accrue

to it. I haven't the least doubt that the stock will go to \$1 and over a share in a short time."

The 15,000 shares belonging to Price & Co. footed up a value of \$6,000, and neither Dick nor Sam had any idea of disposing of them for some time to come.

Dick was invited to spend Christmas Day with the Carringtons, and accepted the invitation.

He took advantage of the occasion, and the presence of a mistletoe which Miss Maud had hung up in the windows, to tell the girl something that had been in his mind more or less since the day he first met her.

Whatever it was, the young lady referred him to her mother.

At any rate, when Dick came to the office the day after Christmas, he told Sam that he was engaged to be married to Miss Carrington.

"So you've put your foot into it, have you?" grinned Sam. "Well, I asked Lucy yesterday if she'd marry me, and she said 'Yes,' so we're both in the same boat."

On the first day of May, Price & Co., now worth over \$300,000, moved from the old building below Water Street to a big office building not far east of Broadway.

From that day business rapidly increased with them, for every customer they got liked the boys so well that they would go to no other broker.

They had to hire a bookkeeper and cashier, one junior clerk and an office boy and messenger.

Long before this they sold out the Solid Silver stock they held at a good figure.

Lucy Long continued to act as stenographer for the firm until two years later, when a double wedding occurred on the same day—one at Bayville, L. I., where Dick was married to Maud Carrington, and the other at Brooklyn, where Sam took Lucy Long for better or worse.

To-day Price & Co. is one of the best-known and most prosperous firms in Wall Street, either partner of which could sign his check for a million if he wanted to.

Both have large and growing families, the girls and boys of which are never tired of hearing their fathers talk over the old times when they were **BOY BROKERS**.

THE END.

Read "A WINNING RISK; OR, THE BOY WHO MADE GOOD," which will be the next number (101) of "Fame and Fortune Weekly."

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GOOD STORIES.

Locusts are proving hardly less destructive in German Southwest Africa than the three years rising of natives. A settler not long ago attempted to defend his little plot of land by digging all around it a ditch one yard broad and of equal depth, at the bottom of which he lit a fire. But the insects swarmed into the ditch till the flames had been extinguished by their accumulated corpses.

"Housemen" and "houseboys" are being introduced with great success in houses in Melbourne, Australia, to alleviate the domestic-servant problems. Boys, it is found, work more quickly than girls, and their wages range from \$1.25 to \$1.75 weekly. The male house servant is not given to continual outings, and is not so troublesome. He reaches the ideal age for service between eighteen and twenty years.

Priority in the invention of not only gunpowder, but also of the art of printing, is attributed to the Chinese. According to DuHalde and the Jesuit missionaries, printing was practiced in China nearly fifty years before the Christian era. Books in the Celestial Empire were made out of slips of bamboo five hundred years B. C.; in 150 A. D. paper was first made; by 745 books were bound into leaves, and in 900, when Europe was just emerging from the so-called Dark Ages, printing was in general use among the Chinese.

At certain points along the street car routes in London the posts are painted white, and the cars invariably stop at these posts, consequently there is never any trouble over whether or where the car will stop.

Two thousand acres of farming lands in Gleen county, California, have been purchased by Dunkards from Eastern States, who will settle there with their families. The land will be divided into forty and eighty-acre tracts.

The Chinese are fond of eggs about 100 years old, and old eggs are worth about as much in China as old wine is in other countries. They have a way of burying the eggs, and it takes about thirty days to render a pickled egg fit to eat. Some of the old eggs have become black as ink, and one of the favorite Chinese dishes for invalids is made up of eggs which are preserved in jars of red clay and salt water.

Every one who has been in a Continental city at carnival time has seen the confetti which is thrown about in mimic warfare in the streets. The making and selling of these tiny paper pellets constitute an industry of some little importance. It is estimated that the Parisians alone spend \$125,000 upon them every year. The total weight of confetti sold in Paris in a year has been estimated at 500,000 kilogrammes.

In the great glove houses of Brussels and France the cutters can earn even higher wages than the cutters of the most fashionable tailors of London and New York. So difficult is the art of cutting gloves that most of the principal cutters are known to the trade by name and by fame, and the peculiar knives which they use in the business are so highly prized that they are handed down from generation to generation as heirlooms.

There are some Indians in Mendocino that may not live "in clover," as we understand the phrase, but it is certain that they live on it. Strange to say, they make it a regular article of food, going out into the fields and pulling up the plant and eating it by handfuls—leaves, stems, flower-heads and all. These same Indians use many plants that white men find no value in, among them seaweeds, fungi, lichens, ferns and conifers.

On the Island of Maui, a sail of ninety miles from Honolulu, there is the largest volcanic crater in the world. It is on the summit of Haleakala, which, interpreted, means the "House of the Sun." Few Americans have ever seen it. It is the crater of an extinct volcano, and not even a shadowy native tradition recalls the time of its activity. Still it is a young mountain, as mountains go, for its sides have not yet been seamed and broken into valleys by the action of wind and stream. Nor is it easy to realize that it is two miles high, for it raises its huge bulk from the level of the Pacific in smooth and gradual slopes.

JOKES AND JESTS.

"Are you making any plans for next summer?"

"Yes," replied Mrs. Subbubs, "we have eaten all of our chickens, my husband has promised not to try to do any gardening, and we have sold our cow, so we really feel that we are justified in hoping to be able to pull through without any serious trouble."

Jack London, the novelist, has a great affection for children.

In San Francisco there are twin sisters, little girls of six years, of whom Mr. London is fond.

On the way to his boat one morning Mr. London met one of the twins. He stooped and shook her hand.

"Good morning, my dear," he said. "And which of the twins are you?"

"The little girl answered gravely:

"I'm the one what's out walkin'."

Stephen Tasker, of Philadelphia, had been congratulated on his exploring expedition in Labrador, an expedition whereon he had taken his wife.

"Those wild regions," said Mr. Tasker smiling, "made hardly an appropriate place for a quiet married couple to visit on a pleasure trip. Still, everything came out well in the end—came out better than the young widow's adventure, eh?"

"A young widow was consulting a tombstone maker about her husband's tomb. She ended the discussion with:

"And I want it to say: 'To My Husband,' in an appropriate place, Mr. Slab."

"All right, ma'am," Slab answered.

"And the tombstone when it was put up said:

"To My Husband. In An Appropriate Place."

Sweet Girl—Oh, this is so sudden. You must give me time to reflect—a week, at least.

Fond Lover—Certainly. Even if you should accept to-night it would take about a week to get an engagement-ring made.

Sweet Girl—Uh—perhaps you'd better take the measure of my finger now, George.

"After all," said the philosopher, "the real joy of a thing is in the anticipation of it."

"Well," replied Henpeck, "if there's any joy in matrimony that must be it."

THE SEALED DOOR

OR,

The Mystery of a Country House

By John Sherman.

Harry Maynard, Bohemian and wealthy, stood in the door of the Brunswick Hotel, New York City, one day idly watching passersby.

For some days past he had been afflicted with a spirit of ennui, the inevitable result of an idle life. And such a life was Maynard's, for business he had none, being indeed unable to spend his income.

So far as he knew, Maynard had not a relative in the world.

An orphan at the age of ten, he had been taken in charge by a crusty old uncle, who had sent him abroad to school for a number of years, mainly to get rid of a troublesome charge.

But Harry had been recalled by the death of this uncle, to find himself the sole heir to millions.

For a time he passed current in all the fashionable clubs, and figured somewhat in the class of society to which his wealth gave him easy admittance. But of this he was tired, and longed for a change—for something he knew not what.

In this state of mind we find him at the opening of our story. How he found a cure for his malady we will now proceed to relate.

Suddenly Harry heard a scraping sound in his rear, and a voice:

"If you please, sir!"

Turning, he saw one of the hotel servants with a salver, upon which was a white envelope. The superscription was his own and the chirography familiar. The postmark upon the envelope was Mount Vernon.

Mechanically he took the letter and left a silver piece on the salver.

"This just came, did it, James?"

"Yes, sir."

"That will do."

The servant departed. Then Maynard broke the seal.

"A letter from Tom Clark," he muttered. "He has just bought a fine old mansion in Mount Vernon, and intends to move his family there next month. Probably an invitation to go out and help him keep bachelor hall awhile. Let us see."

"Dear Harry," the letter read, "I want you immediately to come out to Mount Vernon upon receipt of this. My country house is perfect in every respect but one, and you will be surprised when I tell you that I have been tricked, and have actually had a haunted house palmed off upon me."

Maynard nearly dropped his eyeglass, so shocked was he.

"Egad!" he ejaculated, "who's this?"

Then he looked to the bottom of the page to see Tom Clark's name signed round and full.

"What does this mean? Tom must be going daft! Ghosts! humph! I never thought he was superstitious."

Then he went on to read:

"You may, perhaps, be inclined to view this assertion skeptically, but if you will only come out to Mount Vernon, I think I can prove to you that what I write is true. I would like your assistance in unraveling the mystery, and hope you will grant it."

Harry Maynard folded the letter and placed it in his pocket. He knit his brows a moment and then took two or three turns up and down the pavement.

"Some good angel has sent me this opportunity," he muttered. "What can be better for the blues than actual experience tracking down a real ghost in a country house? Will I go? Well, I should say so."

At train time he was at the Grand Central Depot and boarded the Mount Vernon train.

When he alighted at the little station he found there a carriage ready to take him out to his friend's house.

As this was in the outskirts of the village, it was past six

when he arrived there. But Clark met him at the door warmly and led him into a warm dinner. Harry ate better than for many days.

"You don't know how glad I am that you have come, Harry!" cried Clark. "I felt sure that you would."

"Your wife is not here?" asked Maynard, casually.

"No, I hope to bring my family up later, that is if——"

The two men looked at each other. Harry smiled and Clark shrugged his shoulders.

"I see that you are incredulous!" he said. "But you shall see later."

"I wouldn't miss such a rare chance for sport for a good deal!" said Harry, "but your servants are here?"

"Oh, yes."

"They do not suspect anything?"

"Not in the least. But their rooms are in the wing and they would not hear anything going on here."

Harry asked no more. The subject was changed until after the dinner hour. Then the two friends repaired to the library.

And there ensconced in easy chairs, with a bottle of Madeira and cigars, they talked for a long while.

Clark told the story.

"I paid a top price for this place," he said, "because Nature did so much for it, and it is so beautifully situated. I think we could all be happy here but for——"

"The ghosts?"

"Well, no. I don't believe in ghosts. I am not superstitious. But there certainly is a great mystery about this house."

"Have you seen a specter?"

"No."

Maynard looked astonished.

"What gives you the impression that the place is haunted, then?" he asked.

"I have heard something indescribable. Whether it is supernatural or not I cannot say. But no amount of search or reasoning will explain it."

"Oh, you have only heard the ghosts?"

"That's all."

Harry Maynard's face fell. He was inexpressibly disappointed. It seemed as if his dreams of exciting mystery were exploded.

"Pshaw! It is probably a rat, or some vermin racing among the rafters."

"No," replied Clark, positively. "It is a human groan of the most sepulchral sort. Where it comes from or what causes it is the whole mystery."

Harry smoked a moment in silence.

"If it is no worse than that, why heed it at all?" he said. "It cannot harm you."

"No, but one does not feel pleasant to be confronted with that awful groan wherever he goes about this house. But, never mind, you shall hear it."

"When does the groan become audible?" asked Harry, with a skeptical smile. "On or about midnight, I suppose."

"No," replied Clark. "At any time it is apt to be heard. It sounds in the air beside you. Once heard it is never to be forgotten."

And Clark shivered.

"I am as plucky as the ordinary man," he said further, "but, upon my word, Harry, there is something about that groan which is most awful to hear. I would never dare bring my wife here."

"Curious!" exclaimed Harry Maynard, in wonderment. "I am anxious to hear it."

"You shall, perhaps, before morning."

"In what part of the house is it most audible?"

"The upper hall."

"We will investigate to-night."

Maynard ate a hearty supper in spite of the ghost story. Then, after the smoke and talk in the library, Clark led the way into the hall.

"We will sit here upon the stairs," he said. "I do not fancy that we will have long to wait!"

He was right. Ten minutes had not elapsed, when with horrible blood-curdling cadence the groan was heard. It quivered

and quavered upon the night air with a monotone which was indescribable.

The vibrations were so keen, and apparently so near at hand, that Harry Maynard's hair literally began to rise.

"Whew!" he ejaculated, "I never heard the likes of that before," but presently he recovered himself, "let us investigate."

Clark was deadly pale. However, he handed the candle which he carried over to the more nervy Maynard.

"Lead the way!" he declared. "I will follow!"

Maynard went slowly down the staircase and Clark followed. They reached the floor below and both paused.

Again came the fearful groan which seemed more like the wail of a lost spirit than aught else. Clark cowered trembling by the balustrade, but Maynard was listening with all his ears.

"I have located it!" he declared, resolutely. "It is there!"

He pointed to the wainscoting. Approaching it boldly, he allowed the rays of the candle to flash upon its surface. Then he gave a sharp cry. His keen gaze detected what had escaped the eyes of many for years. This was a long, pencil-like line in the wainscoting. Taking the point of his penknife Maynard followed this indistinct line, jabbing putty from the crevice.

Clark had gained sufficient courage to join him. He gave a startled cry:

"A sealed door!"

"Just that and nothing more!" cried Maynard, excitedly. "Now we'll soon find out the meaning of the ghost mystery—"

But both involuntarily recoiled. Again came that awful, sepulchral, dismal groan from behind the wainscoting. It seemed even to make the panels tremble.

"Great heavens!" exclaimed Clark, "did you ever hear anything like that before. I tell you it is awful. It can arise from no natural cause."

For a moment Maynard felt like agreeing with his friend. Then his cool sense returned, and he said:

"Pshaw! We are fools! Let us find out what it means!"

"Why not wait until to-morrow?" asked Clark, apprehensively. "We can work better in daylight."

"There is no time like the present!" adjured Maynard. "Let us go on!"

"Lead the way!"

With candle in his left hand, Harry proceeded to approach the sealed door. He was within a few feet of it when he heard a sharp click in his rear.

He instantly turned, and threw up his arm, forcing Clark back. He had a pistol in his right hand.

"What would you do?" he exclaimed angrily. "Why be foolish?"

"If there is anything mortal behind that sealed door, why not call him to terms?" demanded Clark, forcibly.

"You might commit murder."

"Would I be responsible?"

"But there is a better way. If it is a hoax we will learn it quickly enough. If it is the supernatural your bullets could do no harm."

The groan had ceased. All was the stillness of the tomb.

"Well," said Clark, finally. "What shall we do, Harry?"

"I think there is but one thing to do."

"And that—"

"Is to open the sealed door."

"It shall be done!" said Clark. "I am more than curious to know what is behind it. Who could have devised it, and for what purpose?"

"That we must learn. I have a proposition to make."

"What?"

"I will remain on guard if you will go for carpenters and masons. There is woodwork to cut and there may be brick or stone to penetrate."

Clark instantly acceded to this.

"I will do it!" he declared.

So Maynard remained with the candle and Clark disappeared. It seemed a century that he was gone.

Again and again the sepulchral groan echoed through the

house. In vain Maynard tried to ally it with some natural cause.

Finally he cried loudly:

"Whether you are human being or ghost I challenge you to come forth."

But there was no answer. By this time, however, Maynard's nerves were of steel and could not be shaken.

He was determined to fathom the mystery at any cost. It seemed as if Clark would never return with his men.

A carriage had been sent post haste to the town for them. It was exactly an hour and a half later that they came.

Work was at once begun. The carpenters got out their chisels and mallets. Quickly the outlines of the sealed door were followed and then blows were given.

There was an interval of pounding and hammering. The panels yielded. The sealed door swung open.

It was an exciting moment.

The light was thrown into the small room revealed, and all pressed forward. To the chagrin and surprise of all it was empty.

It was, to all appearances, an old-fashioned clothespress. Dust lay deeply upon the floor. A few moldering bits of clothing lay about, and in one corner was a small chest.

Maynard started for this, when suddenly the sepulchral groan again smote the air. This time it seemed to be right in their midst. The effect was thrilling.

The workmen, with yells of terror, fled.

Only Maynard and Clark had the nerve to remain. When the uncanny sound had died out Maynard, now quite cool, said:

"What is in that chest?"

Clark advanced and attempted to raise the lid. But he instantly dropped it, as again came that fearful groan.

"Heavens! the ghost is there!" he gasped.

"Nonsense!" ejaculated Maynard, rigidly. "We are cowards."

With which he tore open the lid of the chest. The sight revealed was one which held the two men spellbound.

The chest was filled to the brim with gold and silver coins. It was a hidden treasure.

"Great guns!" ejaculated Clark, "there is a fortune!"

Maynard reached forward and took up some of the money.

Nearly all the gold coins were doubloons with ancient dates.

"The hoard of some miser," he declared. "That is just it."

"You are right!" cried Clark. "Now I call to mind a story that the owner of this house a century ago was a miser. Old Peter Black was his name, and this is the hiding place of his wealth."

"That explains the sealed door."

"But the groan—"

Clark paused. Maynard had turned sharply to the right. There was a slight whistling noise in the corner of the room.

The New Yorker felt the keen draught of air, saw a glimmering star through a crevice, and the narrow line of night sky beyond.

Then he reached up to the frieze, and exactly where ceiling and wall met he put his hand into a crevice where the plastering and laths had given way.

In that instant all was explained. The sepulchral groans were not the utterances of a disembodied spirit, but easily explained by natural causes.

A clapboard had rotted away and the weather had caused the plastering to moulder and fall. The nails clinging in the crevice had formed a vocal chord, which being played upon when the wind was at height and blowing from a certain quarter, produced the dismal sound which had been long the mystery of the house.

The episode was sufficient to dispel Maynard's ennui for some time, and was the subject of much discussion.

Clark now did not hesitate to bring his family to the house. As it happened, a lineal descendant of old Peter Black, the miser, was found in abject poverty. The hoard of gold so long concealed proved the means of saving a family from starvation.

"To be sure I would not claim the gold!" declared Clark. "I have enough for my needs anyway."

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